

Citibank, N.A.

# Community Reinvestment Act 2024 Public File

As of April 1, 2024

# Table of Contents

## CBNA 2024 CRA Public File



01	Public Comment Letters	3
02	Most Recent CRA Performance Evaluation	14
03	Financial Center Listing	118
04	Financial Center Opening and Closings	130
05	List of Services	133
	a. Consumer Bank service offerings	137
	b. Business Banking service offerings	529
	c. Private Bank service offerings	636
06	Assessment Area Maps	771
07	Census Tract Listing	804
08	Memos Regarding CRA and HMDA Disclosure Statements	1031



# Public Comment Letters 2022 through Q1 2024

# Public Comment Letters Q1 2024



April 1, 2024

To whom it may concern:

Please be advised that Citibank National Association did not receive any written comments about the Bank's CRA Performance during the period of January 1, 2024 through March 31, 2024.

Please direct any inquiries to:

CRA Regulatory Group  
Attn: CRA Officer  
388 Greenwich Street, Floor 18  
New York, NY 10013

# Public Comment Letters

## 1/1/2023 - 12/31/2023



April 1, 2024

To whom it may concern:

Please be advised that Citibank National Association did not receive any written comments about the Bank's CRA Performance during the period of January 1, 2023 through December 31, 2023.

Please direct any inquiries to:

CRA Regulatory Group  
Attn: CRA Officer  
388 Greenwich Street, Floor 18  
New York, NY 10013

# Public Comment Letters 1/1/2022 - 12/31/2022

**Comment Letter  
Southern Dallas Progress  
February 3, 2022**



February 3, 2022

CitiBank  
701 East 60th Street North  
Sioux Falls, SD 57104

Office of the Comptroller of the Currency  
Large Bank Supervision  
Constitution Center  
400 7th Street, S.W.  
Washington, DC 20219

**RE: Comment on CitiBank's Community Reinvestment Act (CRA) Performance**

I am submitting this letter to CitiBank's Community Reinvestment Act (CRA) public file for consideration on CitiBank's CRA Performance Evaluation

**Fair Lending Concerns**

I worked with the National Community Reinvestment Coalition (NCRC) to analyze the lending of CitiBank in Dallas. This is what NCRC found.<sup>1</sup>

- According to the Home Mortgage Disclosure Act (HMDA) data from 2019 to 2020, CitiBank made a total of 1,077 in Dallas County. This data demonstrated that in 2020, 25.34% (273) of all home loans in Dallas went to minorities however only 7.24% (78) of Citibank, N. A's home loans were extended to Blacks (African Americans).
  - Less than 0.8% of the bank's total loans were made in Southern Dallas\*.
  - Dallas County, Texas's estimated population is 2,641,680. Of that approximately 606,168 are African Americans.
  - City of Dallas's estimated population is 1,343,573. Of that approximately 322,457 are African Americans.

Gaps in lending to people of color, borrowers with LMI, and small businesses are usually the result of a lack of products that meet particular credit needs, gaps in marketing, or a lack of partnerships.

---

<sup>1</sup> See lending mentioned CRA Report. <https://www.occ.gov/static/cra/craeval/may19/1461.pdf>



## **Low-Income Housing Tax Credit (LIHTC) in the News**

The Fair Housing Act, which is part of the Civil Rights Act of 1968, prohibits discrimination in lending to individuals in neighborhoods based on their racial composition. The Fair Housing Act can affect lending in two ways. First, it prohibits discrimination in any aspect of housing. This includes not only mortgages on single family homes, but also loans for acquisition or construction of any kind of dwelling, including apartment buildings and housing developments.

Feds consider a proposal to end incentives for banks that own low-income housing in high-crime neighborhoods

<https://www.wfaa.com/article/money/feds-consider-proposal-to-end-incentives-for-banks-that-own-low-income-housing-in-high-crime-neighborhoods/287-67c1f91a-ddbf-43b3-b43e-fcf791b38513>

Modern Federal Neighborhood Segregation

<https://www.danielbesharalawfirm.com/modern-federal-neighborhood-segregation>

## **U.S. Supreme Court Upholds Fair Housing Disparate Impact Principle**

<https://nlihc.org/resource/us-supreme-court-upholds-fair-housing-disparate-impact-principle>

In the Low-Income Housing Tax Credit (“LIHTC”) investment space, banks should comply with the 42 U.S.C. § 3608(d) statutory duty to prevent the perpetuation of racial and ethnic segregation. *President Biden’s January 26, 2021, Memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies explains that federal agencies must administer their programs and activities relating to housing to comply with 42 U.S.C. § 3608(d).*

## **21 Southern Dallas Zip Codes**

75203, 75207, 75208, 75210, 75211, 75212, 75215, 75216, 75217, 75223, 75224, 75226, 75227, 75228, 75232, 75233, 75236, 75237, 75241, 75249, 75253

## **Products available for the Underserved/Minority Communities**

Access to affordable credit is a key component of an individual’s ability to cultivate a strong financial position and participate fully in the DFW economy. The Equal Credit Opportunity Act of 1974 was passed to protect all consumers, yet the effects of the discrimination endure today.

Does Citi Bank have a minority business lending program? If not, does either bank have any type of special-purpose credit programs to address disparities in lending?

- <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>
- [12 CFR § 202.8 - Special purpose credit programs.](#)
  - <https://www.ffiec.gov/PDF/fairlend.pdf>

## **Staff and Board Diversity**

Does Citi Bank have any African Americans/Hispanic on the DFW MSA Leadership Team or Board of Directors? If so, what percentage do they make up?

Dodd-Frank Act Section 342(b)(2)(C)

Did Citi Bank participate in this volunteer self-assessment?

Will Citi Bank focus on expanding its staff diversity to align more closely to the communities they serve and reach 50% gender, race, or ethnic diversity of its middle to executive management levels?

Will Citi Bank compare the information annually against local demographics striving to achieve parity with demographics in all markets?

Will Citi Bank develop or participate in innovative training programs and partnerships to support the hiring of diverse colleagues?

Will Citi Bank make this information publicly available on their website?

## **Community Ask:**

- Increase mortgage lending to minorities by 50%
- Increase mortgage lending to African Americans in Southern Dallas by 50%
- Increase mortgage lending to Hispanics/Latinos in Southern Dallas by 50%
- Increase mortgage lending in Low-Income census tracts by 40%
- Increase mortgage lending in Majority Minority Census Tract by 40%
- Conduct a Redlining Risk Assessment for Dallas County
- Establish special purpose credit programs (SPCPs) to address lending disparities in Southern Dallas
  - <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-issues-advisory-opinion-to-help-expand-fair-equitable-and-nondiscriminatory-access-to-credit/>

## **Conclusion**

We appreciate this opportunity to comment on CitiBank's CRA performance and would look forward to Citi being a leader in addressing inequality in Dallas.

Sincerely,

*James McGee*

James McGee  
President/Chair

[JMcGee@SouthernDallasProgress.com](mailto:JMcGee@SouthernDallasProgress.com)

Southern Dallas Progress Community Development Corporation



March 3, 2022

James McGee  
Southern Dallas Progress  
1402 Corinth St  
Suite #147  
Dallas, TX 75215

Dear Mr. McGee,

Thank you for your letter, which we will include in Citibank N.A.'s Community Reinvestment Act Public file. We appreciate hearing your perspective.

Mr. McGee it is our understanding that you previously shared with colleagues that you are aware that Citibank does not have a retail branch presence in Texas. Given that the Bank does not have retail presence in Texas, the Bank does not have a CRA assessment area in the state.

Regards,

Lloyd W. Brown, II  
Corporate CRA Officer

# CRA Performance Evaluation Citibank, N.A. (2/8/2021)



## **PUBLIC DISCLOSURE**

February 8, 2021

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Citibank, N.A.  
Charter Number: 1461

5800 South Corporate Place  
Sioux Falls, SD 57108

Office of the Comptroller of the Currency

Large Bank Supervision  
Constitution Center  
400 7<sup>th</sup> Street, S.W.  
Washington, DC 20219

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

## Table of Contents

Overall CRA Rating.....	3
Description of Institution.....	4
Scope of the Evaluation.....	5
Discriminatory or Other Illegal Credit Practices Review.....	9
Multistate Metropolitan Statistical Area Rating.....	10
NY CSA.....	10
DC MMSA.....	19
State Rating.....	27
State of California.....	27
State of Florida.....	42
State of Illinois.....	51
State of Nevada.....	59
Commonwealth of Puerto Rico.....	66
State of South Dakota.....	72
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated Outstanding.

The following table indicates the performance level of Citibank, N.A. (Citibank, CBNA, or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citibank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on excellent performance in nearly all rating areas. Geographic and borrower distribution ranged from good to excellent in major rating areas. Community development (CD) lending was significant in all rating areas.
- The Investment Test rating is based on excellent performance in all rating areas. The bank is responsive to the needs of its communities. The bank participates in large, complex investments such as Low-Income Housing Tax Credits (LIHTC), New Market Tax Credits (NMTC), and Historical Tax Credits (HTC), and with various partners in public/private partnerships.
- The Service Test rating is based on good performance in the New York Combined Statistical Area (NY CSA), Illinois, Puerto Rico, and South Dakota and excellent performance in all other rating areas. Service delivery systems ranged from good to excellent in major rating areas. The bank was also a leader in providing CD services in most rating areas.

### Lending in Assessment Area

An adequate percentage of the bank's loans are in its assessment areas (AA).

The bank originated and purchased 38.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. It was noted that the bank engages in business credit card lending that is offered nationwide or outside the bank's traditional footprint, which had the effect of lowering the in/out ratio.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	135,612	61.6	84,455	38.4	220,067	64,208,241	73.8	22,829,718	26.2	87,037,959
Small Business	599,020	35.9	1,071,789	64.1	1,670,809	4,176,708	39.0	6,533,464	61.0	10,710,172
Small Farm	0	0.0	2	100.0	2	0	0.0	7	100.0	7
Total	734,632	38.9	1,156,246	61.1	1,890,878	68,384,949	70.0	29,363,189	30.0	97,748,138

## Description of Institution

Citibank is a full-service interstate bank with its main office in Sioux Falls, South Dakota and headquarters in New York City, New York (NY). Citibank is a subsidiary of Citicorp, LLC, which is a direct subsidiary of Citigroup, Inc. (Citi). Citi is a global financial services company with approximately 200 million customer accounts, that does business in more than 160 countries and jurisdictions and has 200,000 employees worldwide. Citi's total assets of nearly \$2 trillion as of December 31, 2019, made it the fourth largest bank holding company in the U.S. and the eighth largest banking organization in the world. Citi provides consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management. Citibank operated 694 retail branches and 2,306 ATMs throughout its AAs.

The table below provides basic bank financial information as of the beginning of the first year (except for Net Income) and end of the third year of the evaluation period:

	01/01/2017		12/31/2019		% Growth / (Decline) in Period
Loan Mix	Balance Sheet \$ Amount (000)	% of Total Loans	Balance Sheet \$ Amount (000)	% of Total Loans	
Real Estate Loans	154,470,000	26.0	159,598,000	23.9	+3.3
Commercial Loans	160,788,000	27.0	178,617,000	26.8	+11.1
Individual Loans	169,077,000	28.4	189,756,000	28.4	+12.2
Agricultural Loans	1,181,000	0.2	771,000	0.1	(34.7)
All Other Loans/Leases	110,228,000	18.4	138,749,000	20.8	+25.9
Total Assets	1,349,581,000		1,453,998,000		+7.7
Total Deposits	945,683,000		1,079,840,000*		+14.2
Net Income	(Year end 2017) 757,000		17,405,000		+2,199.0
Tier 1 Capital	126,465,000		132,918,000		+5.1

Source: FFIEC Call Reports

\*Represents international and domestic deposits. For CRA performance and capital allocated to AAs, total deposits were adjusted to \$224.1 billion.



At the bank's request, examiners considered loans and investments from two subsidiaries. Refer to appendix A for a complete list. The bank and its subsidiaries were not constrained by any legal or financial impediments that would hinder its ability to meet the credit, investment, and service needs of its communities.

Citibank was rated Satisfactory by the OCC at its prior CRA evaluation dated February 5, 2018.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

This performance evaluation assesses the bank's CRA performance under the large retail bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2017, to December 31, 2019.

In evaluating the bank's lending performance, examiners reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses reported under the CRA. The bank did not originate any farm loans in its AAs. Farm lending is not a primary product of the bank.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the coronavirus pandemic across the United States are not addressed in this evaluation. Bank qualifying activities will be considered in the subsequent evaluation.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

### **Lending Test**

For the various loan products considered under the Lending Test, small loans to businesses received greater weight than home mortgage loans in developing conclusions due to a higher volume of small loans to businesses during the evaluation period. In rating areas where there was a significant difference in the weighting, it is noted under the Scope of the Evaluation section.

Throughout all rating areas, as data was available, examiners gave equal emphasis to the geographic and borrower distribution components of the Lending Test.

In analyzing the distribution of home mortgage loans to borrowers of different income levels, examiners considered the impact that poverty levels had on the demand for mortgages from low-income individuals and the affordability or high cost of housing in some markets. The costs associated with financing homeownership have a more significant impact on the opportunity to lend to low-income populations where a larger proportion of the individuals and families fall below the poverty line.

The volume of CD loans and the degree of responsiveness of those loans to the needs in the community were considered in the lending evaluation. CD lending in an AA impacted the Lending Test rating to the extent of opportunities, responsiveness, and performance context. Examiners compared the dollar amount of CD loans to the tier 1 capital allocated to the AAs to gain a common perspective regarding the volume of CD lending activity. Tier 1 capital was allocated to the rating areas and AAs based on the percentage of bank deposits in the AAs. Examiners also considered CD lending by the bank in the broader statewide or regional area (BRSA).

Citibank, through Citibank Community Capital, has the distinction of being the top affordable housing lender in the U.S. in 13 out of the past 14 years according to *Affordable Housing Finance* magazine. In 2019, the bank reported over \$6.6 billion in lending and investing to finance affordable housing, mixed use and commercial development, healthcare, and small business projects across 200 U.S. banks.

### **Investment Test**

Examiners considered the volume of qualified investments made during the current evaluation period and qualified investments that were made prior to the current evaluation period and are still outstanding. The amount of consideration given to the current and prior period investments is based on the responsiveness of the investments to the needs in the AAs.

Examiners compared the dollar amount of qualified investments made in the current evaluation period and prior evaluation periods to the tier 1 capital allocated to the AAs to gain a common perspective regarding the volume of investment activity. Tier 1 capital was allocated to the rating areas and AAs based on the percentage of bank deposits in each AA.

### **Service Test**

Primary consideration is given to the bank's performance in delivering retail products and services to geographies and individuals of different income levels through the bank's distribution of branches. Examiners focused on branches in low- to moderate-income (LMI) geographies, but also considered branches in middle- and upper-income (MUI) geographies that are near LMI geographies and evaluated bank prepared reports on the usage of these branches by LMI households. Alternative delivery systems (ADS), including ATMs, mobile, remote, and internet banking, were given positive consideration after examiner evaluation of the bank provided reports on the use of these systems by LMI households.

Where the bank opened or closed branches within an AA, the overall impact of the changes was evaluated. If no branches were opened or closed in an AA, examiners did not include that performance element in the analysis.

Examiners evaluated the range of services and products offered by all the bank's branches. Services and products offered at branches are consistent throughout the branch network. Examiners specifically focused on differences in branch hours and services in LMI geographies compared to those in MUI geographies. Examiners noted Sunday hours at two branches in the NY CSA.

The bank's record of providing CD services was evaluated in AAs that received full-scope reviews. The primary consideration was the responsiveness of CBNA to the needs of the community. The bank uses two criteria to determine its performance; hours provided per employee and the number of LMI beneficiaries of the individual service. Examiners weighted each criterion equally.

### **Other Information**

AAs – Examiners determined that all AAs consisted of whole geographies and met the requirements of the regulation. The areas reasonably reflected the different trade areas that CBNA's branches service and did not arbitrarily exclude any LMI areas.

Flexible and Innovative Lending Products – The bank offered several CRA affordable mortgage products during the evaluation period. The volume of originations is discussed within the rating areas, where applicable. Some of the more significant products include:

- Home Run – Proprietary first mortgage offering LMI borrowers flexible underwriting terms and no requirement for mortgage insurance. Offered through approved nonprofits providing pre- and post-purchase homeownership counseling services.
- Lender Paid Assistance – CBNA funded closing cost assistance up to \$5,000 for first-time homebuyers who received counseling from an approved nonprofit organization.
- Deed Restriction – Mortgage program for properties with deed restrictions, including those that survive foreclosure. Deed restricted properties are a key feature to preserve affordability in many communities.
- Federal Housing Administration (FHA) and Veterans Affairs (VA) Programs – FHA and VA insured loans had more flexible lending criteria than conventional mortgage loans. U.S. Department of Housing and Urban Development (HUD) provided mortgage insurance for FHA loans, enabling the bank to offer additional loan options to borrowers that may not have qualified for a conventional mortgage. The U.S. Department of Veterans Affairs guaranteed the VA loans, which provided protection against losses arising from a borrower default.
- For small businesses, the bank offers loans guaranteed by the U.S. Small Business Administration (SBA), including SBA 504, SBA 7a, and SBA Express loans and lines of credit. SBA loans have more flexible terms than conventional loans.

Flexible and Innovative Retail Service Products – The bank offered several retail products and services across its AAs that address the needs of all its customers, including LMI. Some of these include:

- Citibank Basic Savings Account – A bank account with no monthly fee and a low minimum balance requirement available to customers when combined with a financial education program to introduce

customers new to banking ways to build savings. These programs, called Financial Empowerment Programs, are offered through Citibank nonprofit partners.

- Citi ATM Community Network – Provides surcharge-free cash withdrawals and account inquiries at Citibank branch ATMs to more than 315,000 customers of 15 participating minority-owned banks and credit unions in Chicago, Los Angeles, Miami, New York, San Francisco, and Washington, D.C.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC found evidence of two violations of the Servicemembers Civil Relief Act (SCRA). In the first violation, the bank completed two foreclosures on active duty customers. Both the bank and the law firm acting for the bank used limited variations of the borrower's name in the Defense Manpower Data Center (DMDC) checks. The bank corrected this violation by rescinding the foreclosure action and the customers retained their homes. A lookback of foreclosures by law firms found no additional name variation issues. Bank procedures now provide for additional name variations in pre-sale DMDC checks.

In the second violation, a law firm acting for the bank filed an inaccurate military affidavit and obtained a default judgement on a borrower whose active duty spouse had dower rights to the mortgaged property. The bank became aware of the inaccurate affidavit through its post-sale review of law firm records. The bank rescinded the foreclosure sale. The law firm conducted additional SCRA training and began requiring attorneys to document their acknowledgment of DMDC search results.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which the institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## Multistate Metropolitan Statistical Area Rating

### New York-Newark, NY-NJ-CT-PA CSA (NY CSA)

**CRA rating for the NY CSA<sup>1</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs;
- Excellent geographic distribution of loans;
- Good borrower distribution of loans;
- The bank is a leader in making CD loans;
- Excellent level and responsiveness of CD investments;
- Retail service delivery systems are accessible to all portions and individuals of different income levels in the AA and the bank is a leader in providing CD services.

### Description of Institution's Operations in NY CSA

Citibank's AA in the NY CSA is comprised of geographies in New York, New Jersey, and Connecticut. The bank conducts operations within three MDs and one MSA: New York-Jersey City-White Plains, NY-NJ MD consisting of Bergen, Hudson, and Passaic counties in NJ and Bronx, Kings, New York, Queens, Richmond, Rockland, and Westchester counties in NY; Nassau County-Suffolk County, NY MD in its entirety; Newark, NJ MD consisting of Essex County in NJ; Bridgeport-Stamford-Norwalk MSA in Connecticut consisting of Fairfield County. The NY CSA represents the largest retail market for the bank in terms of deposits and branches.

Citibank had \$116.5 billion in deposits in the CSA, representing 52 percent of its adjusted deposits. The local banking environment is highly competitive, with 169 FDIC-insured institutions operating 4,211 branches. Citibank ranked fourth in deposit market share with 6.8 percent. The top three banks by deposit market share are JPMorgan Chase (33.2 percent), Bank of America (7.3 percent), and BNY Mellon (7.1 percent). In addition to FDIC-insured institutions, this area is served by several credit unions, mortgage lenders and brokers, and money service businesses. Citibank operated 247 branches and 1,221 ATMs in the CSA, representing 35.6 percent of total branches and 52.9 percent of total ATMs.

The CSA poses challenges to home mortgage lenders in the AA, including Citibank. The CSA is a high-cost housing area, limiting access to affordable homeownership among LMI borrowers. The median housing value in the CSA is \$489,218 while the National Association of Realtors (NAR) 4Q2019

---

<sup>1</sup> This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

median sales price of a single-family home is \$428,000. One simplistic method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income.

Assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$44,686 per year (or less than 50 percent of the FFIEC adjusted median family income in the AA) could afford a \$161,198 mortgage with a payment of \$865 per month; a moderate-income borrower earning \$71,498 per year (or less than 80 percent of the FFIEC adjusted median family income in the AA) could afford a \$257,918 mortgage with a payment of \$1,385 per month.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial wherewithal to qualify for a home loan than those with income above poverty. In the NY CSA, the overall household poverty level was 15 percent. However, in low-income geographies, the household poverty level increases to 37 percent and in moderate-income geographies it increases to 22 percent. In MUI geographies, the combined poverty level is just 9 percent.

Table A – Demographic Information of the Assessment Area						
Assessment Area: New York CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3,928	11.9	22.1	31.4	32.3	2.3
Population by Geography	16,398,846	12.7	23.6	30.3	33.1	0.3
Housing Units by Geography	6,416,363	11.9	22.3	29.6	35.9	0.2
Owner-Occupied Units by Geography	2,750,328	3.0	13.5	35.9	47.5	0.1
Occupied Rental Units by Geography	3,097,225	19.7	30.0	24.4	25.6	0.2
Vacant Units by Geography	568,810	12.3	23.3	27.8	36.2	0.3
Businesses by Geography	1,363,146	7.1	16.8	28.3	46.4	1.3
Farms by Geography	17,449	4.4	15.9	34.3	45.1	0.3
Family Distribution by Income Level	3,811,244	27.3	15.8	16.9	40.1	0.0
Household Distribution by Income Level	5,847,553	28.8	14.5	15.7	41.0	0.0
Median Family Income MSA - 14860 Bridgeport-Stamford-Norwalk, CT MSA		\$105,628	Median Housing Value			\$489,218
Median Family Income MSA - 35004 Nassau County-Suffolk County, NY		\$108,193	Median Gross Rent			\$1,344
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Families Below Poverty Level			12.5%
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560				
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to the November 2019 Moody's Analytics report, in the New York-Jersey City-White Plains, NY-NJ MD, the housing market remains stagnant with both single-family and condominium prices remaining stable or decreasing and multifamily building well below its mid-decade peak. As the financial capital of the world, the area has a high per capita income and limited exposure to manufacturing. It has strong international immigration. However, high costs, including taxes, housing, office rents and energy, a rapidly aging infrastructure, and an overreliance on wealthy overseas buyers to support the real estate market, are major challenges. Major industries include education and health services, professional and business services, and government. Major employers in the area include Montefiore Health System, Mount Sinai Health System, JPMorgan Chase, Bank of America, N.A., and New York-Presbyterian Healthcare System.

## **Community Contacts**

A review was conducted of multiple community contacts completed during the examination period with organizations located throughout the area. The organizations contacted focus on areas such as affordable housing, small business development, community services, and policy and research. The contacts noted the need for affordable housing programs, both homeownership and rental housing due to the high-cost areas across the AA. Affordable rental housing is particularly necessary in high-cost metropolitan areas such as New York City, where two-thirds of its residents remain renters. Often these renters experience a high rent burden. Multifamily lending is also a need in these areas, many of which have experienced gentrification during the rating period. For homeowners across the AA, affordable mortgages with down payment assistance and home improvement loans are needed for low- and moderate-income families to purchase and repair homes. Support for seniors is necessary as many areas throughout the AA report a growing senior population. Seniors will need access to various community services as well as low-cost loans to maintain homes. Job training is noted as experienced workers age out of the workforce without enough qualified replacements.

There is an increased need for small businesses, especially for small scale businesses that struggle most to access capital. In the high-cost areas across the AA, it is difficult for businesses to survive due to rising commercial real estate leases and large chains entering the local retail markets. Capacity building for community organizations, including providing access to technical training and leadership development, was noted. Other needs identified include:

- Access to affordable banking products and services including low-cost checking and savings products and credit repair products.
- Access to traditional financial services.
- Financial literacy.
- Financial education for start-up businesses.
- Small dollar mortgage and small business loans.
- Affordable small dollar emergency credit.
- Homebuyer education and counseling.
- Support for youth after-school programs.
- Job training and resources.

## **Scope of Evaluation in NY CSA**

The NY CSA received a full-scope review. Bank delineated MDs and the MSA were combined in evaluating performance under each test. The New York CSA represents one of the bank's most



significant markets in terms of lending, deposits, and branch distribution. The performance in the New York CSA was weighted more heavily in determining the bank's overall CRA rating.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NY MMSA

### LENDING TEST

The bank's performance under the Lending Test in the NY CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the NY CSA is excellent.

#### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activity relative to the bank's capacity based on deposits, competition, and market presence.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
NY CSA	45,778	97,316	109	143,203
BRSA-NY, NJ, CT	0	0	48	48
Total	45,778	97,316	157	143,251

Dollar Volume of Loans (000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
NY CSA	21,752,496	896,634	3,203,903	25,853,033
BRSA-NY, NJ, CT	0	0	903,489	903,489
Total	21,752,496	896,634	4,107,392	26,756,522

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only

CBNA ranked fourth in deposits out of 169 insured depository institutions with 6.8 percent market share. In small loans to businesses, CBNA ranked fourth with a market share of 5.5 percent, placing it in the top 1 percent of lenders. This is a very competitive market with 306 small business lenders. The top lenders are nationwide lenders and have significant small business credit card portfolios, and their market shares were American Express (31 percent), JPMorgan Chase (26.7 percent), and Bank of America (6.8 percent). In overall HMDA lending, CBNA ranked fifth with 4.2 percent market share. This placed Citibank in the top 1 percent of lenders. While the HMDA lending market share is slightly lower than the bank's deposit market share, this is a highly competitive market with 807 home mortgage lenders. The top lender in this market was Wells Fargo Bank with 8.9 percent market share.

#### Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AA.

#### Home Mortgage Loans

Refer to Table O in the CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. Based on the data in the

tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is excellent.

The proportion of loans in LMI geographies exceeded the proportion of owner-occupied homes in those geographies. The proportion of loans in low-income geographies was near to the aggregate distribution of loans while the proportion of loans in moderate-income geographies exceeded the aggregate distribution of loans. Despite the high cost of housing and economic considerations that affect large portions of the CSA, the bank achieved excellent geographic penetration.

### ***Small Loans to Businesses***

Refer to Table Q in the CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses. Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

The proportion of loans in LMI geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans. Despite the economic considerations and competition that affect large portions of the CSA, the bank achieved excellent geographic penetration.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is adequate, given performance context considerations. The proportion of loans to low-income borrowers is significantly weaker than the proportion of low-income families within the CSA but was comparable to the aggregate distribution of loans. The proportion of loans to moderate-income borrowers is weaker than the proportion of moderate-income families and equal to the aggregate distribution of loans. Examiners considered that the high housing cost, limited availability of housing that low-income borrowers can afford to acquire, and poverty levels within the AA constrained lending opportunities to low-income borrowers.

### ***Small Loans to Businesses***

Refer to Table R in the CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses. Based on the data in

the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses is good.

Based on the businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less substantially met the percentage of small businesses in the CSA. The bank outperformed and exceeded the aggregate distribution of loans by all lenders by nearly two times.

## **Community Development Lending**

The bank is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. As noted earlier, CBNA was the leading affordable lender in the U.S. in each year of the evaluation period.

The level of CD lending in the NY CSA is excellent. CD lending had a significantly positive effect on the Lending Test conclusion. The dollar volume equaled 22.3 percent of allocated tier 1 capital.

The following examples demonstrate the bank's use of complex and responsive CD loans:

- \$128.7 million construction-loan for a public housing development consisting of 47 buildings and 949 units that is reserved for residents with incomes between 50 and 80 percent of the area median income (AMI). This project is a public-private partnership through the Permanent Affordability Commitment Together (PACT) initiative in collaboration with New York City Housing Authority (NYCHA). PACT is a preservation program to convert public housing units to project-based voucher assisted units with tenants remaining in-place. The development partners conduct the rehab and oversee on-site management for a fee, and NYCHA is relieved of costly operating burdens while maintaining long-term ownership of its public housing assets.
- \$27.8 million construction loan and a \$26.4 million letter of credit to finance the redevelopment of the historic Bedford Union Armory in Brooklyn, NY. The project will consist of 415-units with 250 units restricted to households with income at or below 60 percent of the AMI. Additionally, 25 units are reserved for formerly homeless households.
- \$4.7 million permanent financing for a multi-phase affordable housing project located in Bridgeport, Connecticut. The project consists of 187 units with 157 units restricted to households with income at or below 60 percent of AMI. This project served as relocation housing for existing residents of an obsolete, storm-damaged housing project in the southern point of Bridgeport.

In addition to the CD loans made in the bank's AA, CBNA made 48 CD loans totaling over \$900 million in the BRSA that focused primarily on affordable housing. Positive consideration was given to the overall lending test in the rating area.

## **Product Innovation and Flexibility**

The bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 5,387 loans totaling \$1.5 billion under its affordable mortgage products programs. In

addition to the products offered across all AAs, the bank participated in the Mitchell-Lama Housing Cooperative Program, a program that is designed to meet the needs of LMI homebuyers in New York City. The program offers a fixed-rate mortgage with 95 percent financing and no mortgage insurance on Mitchell-Lama cooperatives. Closing costs associated with the loans are paid by the bank.

## INVESTMENT TEST

The bank's performance under the Investment Test in NY CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the NY CSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The institution makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
NY CSA	174	\$1,954,786	415	\$1,207,001	589	86.2	\$3,161,787	86.3	0	0
BRSA-NY, NJ, CT	44	\$205,175	50	\$296,211	94	13.8	\$501,386	13.7	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

In addition to investments made in the AA, the bank also made 44 prior period investments totaling \$205.2 million and 50 current period investments totaling \$296.2 million in the BRSA. These investments focused primarily on affordable housing. The investment activity in the BRSA further supports the overall performance of the bank.

The combined prior and current period dollar volume represents 22 percent of allocated tier 1 capital. There are numerous investment opportunities in the NY CSA. The bank's investments and grants addressed the creation and preservation of affordable housing, and economic development and small business needs. Investments included LIHTCs, NMTCs, affordable housing bond purchases, grants, and in-kind donations.

Examples of the bank's qualified investments include:

- \$36.9 million LIHTC equity investment to finance the development of a 218-unit affordable housing development. All the units are income restricted to households at or below 80 percent of the AMI. Additionally, 42 units are reserved specifically for residents that have been formerly homeless. The property will also be participating in the FRESH program that promotes the establishment and expansion of grocery stores in underserved communities.

- \$20.8 million in an area housing finance agency bond to finance the construction of an 89-unit multifamily project located in a low-income geography. All units are income restricted to households at or below 60 percent of the AMI. Additionally, 27 units are designated for public housing eligible residents. The project is the first phase of a mixed-income residential housing development and will consist of a single, four-story apartment building.
- \$450,000 donation of a bank owned property located in a low-income geography that will be developed into affordable housing for LMI persons.

## SERVICE TEST

The bank's performance under the Service Test in the NY CSA is rated High Satisfactory.

Based on a full-scope review, the institution's performance in the NY CSA is good.

## Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA, after taking into consideration the adjacency of branches located in MUI geographies.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
NY CSA	100	247*	100	8.1	15.0	26.3	49.0	12.7	23.6	30.3	33.1

\* Includes four branches in census tracts without an income designation. As a result, the Location of Branches by Income of Geographies will not equal 100 percent.

The proportions of branches in LMI geographies was below the proportions of the LMI populations in those geographies. However, after adjusting for branches in MUI geographies, examiners determined that 10 branches provided additional access to retail banking services in low-income geographies and 36 branches provided additional access to retail banking services in moderate-income geographies. Examiners considered the additional accessibility of these branches in the evaluation, which had a positive effect on the overall service delivery systems conclusion.

The bank had 1,221 bank-owned deposit taking ATMs with 84 (6.9 percent) located in low-income geographies and 203 (16.6 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at more than 2,700 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies was comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
NY CSA	2	12	+1	-3	-4	-4

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Despite the net closures in moderate-income geographies, the remaining branches were accessible to LMI geographies and individuals. Except for one branch, all closed branches were determined to be underperforming based on teller volume, level of deposits, and/or retail products volume. One branch, located in an upper-income geography, was closed as the lease was expiring and the entire building was being vacated.

Services, including where appropriate, business hours, are tailored to the convenience and needs of the various portions of its AA, particularly LMI geographies and/or individuals. Approximately 88 percent of the branches in LMI geographies were opened for Saturday banking compared with 70 percent of the branches in MUI geographies. Two branches in low-income geographies were opened for Sunday banking, representing the only branches available for Sunday banking throughout the bank's entire branch network.

## Community Development Services

The bank is a leader in providing community development services in the AA.

During the evaluation period, 938 employees contributed 9,236 hours in providing 120 community development services primarily targeted to low- and moderate-income individuals. These community development services benefitted 14,533 low- and moderate-income individuals and families. In addition, 61 employees served on the boards or committees of 68 unique non-profit organizations in the AA. The board or committee roles were typically for one-year terms; thus, an employee serving multiple years for the same organization was counted as one unique organization. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 340 employees contributed 336 hours during 28 sessions to teach 7,469 students from LMI families the importance of saving money through the Teach Children to Save campaign.
- 37 employees prepared taxes for 1,046 low- and moderate-income tax filers at New York City Free Tax Prep locations in high-need neighborhoods.
- 222 employees contributed 6,190 hours to mentor 190 junior and high school students in schools located primarily in the South Bronx, which consists of mostly LMI geographies.

## Multistate Metropolitan Statistical Area Rating

### Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area (DC MMSA)

**CRA rating for the DC MMSA<sup>2</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs;
- Excellent geographic distribution of loans;
- Excellent borrower distribution of loans;
- The bank is a leader in making CD loans;
- Excellent level and responsiveness of CD investments;
- Retail service delivery systems are readily accessible to all portions and individuals of different income levels in the AA and the bank provides an adequate level of CD services.

### Description of Institution's Operations in DC MMSA

The bank has delineated two AAs within the DC MMSA. The Washington, DC AA contains the District of Columbia (DC); Prince George's county in Maryland (MD); Arlington and Fairfax counties in Virginia (VA); and the independent cities Alexandria City, Fairfax City, and Falls Church City. The Silver Spring AA consists of Montgomery County in MD.

CBNA had \$8.8 billion of deposits in the DC MMSA, representing 3.9 percent of adjusted deposits and ranked eighth with 3.8 percent market share. The top three banks within the MMSA were E-Trade Bank (17.7 percent), Bank of America (15 percent), and Capital One (14.9 percent). Both Bank of America and Capital One have substantially larger branch networks. CBNA operated 32 branches and 80 ATMs within the MMSA, representing 4.6 percent of the bank's branches and 3.5 percent of the bank's ATMs.

The MMSA is a high-cost housing area, limiting access to affordable homeownership among LMI borrowers. The median housing value in the MMSA is \$443,810 while the NAR 4Q2019 median sales price of a single-family home is \$436,200. One simplistic method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income.

---

<sup>2</sup> This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$58,327 per year (or less than 50 percent of the FFIEC adjusted median family income in the AA) could afford a \$210,405 mortgage with a payment of \$1,130 per month; a moderate-income borrower earning \$93,322 per year (or less than 80 percent of the FFIEC adjusted median family income in the AA) could afford a \$336,644 mortgage with a payment of \$1,807 per month.

Table A – Demographic Information of the Assessment Area						
Assessment Area: DC MMSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	975	11.9	20.5	30.9	35.4	1.3
Population by Geography	4,096,851	11.3	19.8	32.5	35.7	0.7
Housing Units by Geography	1,624,226	11.4	19.7	32.3	36.0	0.6
Owner-Occupied Units by Geography	890,622	4.7	15.8	34.7	44.7	0.2
Occupied Rental Units by Geography	624,921	19.9	24.8	29.6	24.7	1.1
Vacant Units by Geography	108,683	17.7	22.3	28.8	30.6	0.6
Businesses by Geography	423,195	5.2	16.9	33.6	43.6	0.7
Farms by Geography	5,035	4.8	16.7	36.0	42.3	0.2
Family Distribution by Income Level	941,445	22.9	16.1	19.2	41.9	0.0
Household Distribution by Income Level	1,515,543	23.9	16.4	18.3	41.4	0.0
Median Family Income MSA - 23224 Frederick-Gaithersburg-Rockville, MD		\$112,655	Median Housing Value			\$443,810
Median Family Income MSA - 47894 Washington-Arlington-Alexandria, DC- VA-MD-WV		\$106,105	Median Gross Rent			\$1,567
			Families Below Poverty Level			6.2%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics November 2019, the DC area economy is one of the better performing markets in the Mid- Atlantic. The labor market strengthened in mid-2019, propelling the pace of employment growth ahead of the U.S. average. The first employees have started to work at Amazon's second headquarters, and professional/business services job opportunities are increasing. Federal payrolls have stabilized in the year up to November 2019 after two years of declines. Major employers include Naval Support Activity Washington, Joint Base Andrews-Naval Air Facility, MedStar Health, Marriott International, and Inova Health System.

Federal spending for fiscal 2020 and 2021 should benefit DC but appropriations remain uncertain. Federal employment in DC has stopped declining and is expected to rise through 2021. The new budget agreement provides an additional \$40 billion in spending over the next two fiscal years, which will support the local economy. However, until Congress appropriates this funding, neither federal agencies nor contractors in the area can act. Congress has only passed stopgap measures to keep the government funded at existing levels. Given the concentration of federal government, the metro division is uniquely



sensitive to federal spending. The continued use of stopgap measures will limit job growth for public- and private-sector workers, and indirectly hurt private services and housing.

Lean inventories and improvement in sales will continue to put upward pressure on house prices at the expense of affordability. Fundamentals are mostly supportive for home sales, including past declines in mortgage rates, a strong local labor market, and an influx of tech workers.

## Community Contacts

To understand the credit and community development needs in the area, examiners reviewed two recent contacts with community-based organizations focusing on affordable housing and economic development. The organizations noted a need for affordable housing, the ability to refinance commercial loans, and financial literacy.

## Scope of Evaluation in DC MMSA

The two AAs within the DC MMSA were combined in evaluating performance under each test.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DC MMSA

### LENDING TEST

The bank's performance under the Lending Test in the DC MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the DC MMSA is excellent.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activities relative to CBNA's capacity based on deposits, competition, and market presence.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
DC MMSA	6,378	22,054	36	28,468
BRSA-MD and VA	0	0	20	20

Dollar Volume of Loans (\$000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
DC MMSA	3,078,460	174,470	607,198	3,860,128
BRSA-MD and VA	0	0	247,590	247,590

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

CBNA ranked eighth in deposits of 84 institutions with 3.8 percent market share. In small loans to businesses, CBNA ranked fifth with 6.4 percent market share placing it in the top 3 percent of lenders. This is a highly competitive market with 209 lenders. The top lenders in the market were primarily nationwide credit card lenders with significant small business portfolios and include American Express

(25.6 percent), JPMorgan Chase (15.6 percent), Bank of America (12.9 percent), and Capital One Bank (6.7 percent). In overall HMDA lending, CBNA ranked 24<sup>th</sup> with 1 percent market share. The AA is a highly competitive market with 724 home lenders and 148 depository institutions, placing CBNA in the top 4 percent. The top lenders in this market were Wells Fargo (8 percent), Quicken Loans (4.2 percent), and SunTrust Banks (4 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is excellent. The proportion of loans in both LMI geographies exceeded the proportion of owner-occupied housing units in those geographies and the aggregate distribution of loans.

#### ***Small Loans to Businesses***

Refer to Table Q in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The proportion of loans in both LMI geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

#### ***Home Mortgage Loans***

Refer to Table P in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is excellent. The proportion of loans to low-income borrowers was weaker than the proportion of low-income families within the MMSA and significantly exceeded the aggregate distribution of loans. The proportion of loans to moderate-income borrowers exceeded the proportion of moderate-income families and the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is excellent. The proportion of loans to small businesses was near to the proportion of small businesses in the MMSA and significantly exceeded the aggregate distribution of loans.

### **Community Development Lending**

The bank is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume equaled 55.9 percent of allocated tier 1 capital.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the DC MMSA and were also complex and flexible, including many LIHTC projects and HUD contracts. Examples include:

- \$25.5 million in permanent financing for a 199-unit multifamily property of affordable housing in Montgomery County, MD that was awarded LIHTCs. All units are income restricted to households with income levels at or below 30 percent and 60 percent of the AMI.
- \$12.5 million construction loan for an 80-unit affordable housing development restricted to seniors in Washington, DC that was awarded LIHTCs. All units are income restricted to households with income levels at or below 30 or 60 percent of AMI.
- \$11.2 million for the construction of a 71-unit multifamily development of affordable housing in Washington, DC that was awarded LIHTCs and is covered by a Section 8 Housing Assistance Payment (HAP) contract. All units are restricted to households with income levels at or below 60 percent of the AMI. Additionally, 18 units will be reserved for Permanent Supportive Housing to the DC Department of Behavioral Health.

In addition to the CD loans made in the bank's AA, CBNA made 20 CD loans totaling \$247.6 million in the BRSA that focused primarily on affordable housing. Positive consideration was given to the overall lending test in the rating area.

### **Product Innovation and Flexibility**

The bank makes use of innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 1,593 loans totaling \$467 million under its affordable mortgage products programs. The Lender Paid Assistance and Neighborhood Assistance Corporation of America (NACA) programs accounted for the large majority (76.8 percent) of affordable mortgage products originated in the AA during the evaluation period.

## INVESTMENT TEST

The bank's performance under the Investment Test in DC MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the DC MMSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
DC MMSA	18	\$109,308	107	\$130,882	125	78.1	\$240,190	67.3	0	0
BSRA-MD and VA	11	\$31,521	24	\$85,265	35	21.9	\$116,786	32.7	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The combined prior and current period dollar volume represents 22.1 percent of allocated tier 1 capital. The bank's investments and grants were very effective and responsive in meeting community credit needs including the creation and preservation of affordable housing, support for workforce development initiatives, and support for financial capacity building programs. Investment activity includes NMTCs, HTC's, and grants and donations.

In addition to investments made in its AA, the bank also made 11 prior period investments totaling \$31.5 million and 24 current period investments totaling \$85.3 million in the BRSA consisting of MD and VA.

Examples of the bank's qualified investments include:

- \$15.3 million in an affordable housing fund for the acquisition and rehabilitation of a 304-unit multifamily apartment complex located in a moderate-income geography in Prince George's County. Substantially all the units are restricted to households at or below 80 percent of the AMI.
- \$18.8 million in a proprietary HTC fund to finance a project located in a moderate-income geography in DC that will provide a broad range of pediatric health care services. The project will retain 30 full-time jobs and create 55 new jobs, 31 of which will be accessible to LMI persons in the surrounding LMI communities.
- \$500,000 charitable donation to establish financial empowerment centers and the formation of a regional coalition of Volunteer Income Tax Assistance (VITA) sites in DC, VA, and MD.

## SERVICE TEST

The institution's performance under the Service Test in the DC MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the DC MMSA is excellent.

### Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank's AAs.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
DC MMSA	100	32*	100	9.4	25.0	28.1	34.4	11.3	19.8	32.5	35.7

\* Includes one branch in a census tract without an income designation. As a result, the Location of Branches by Income of Geographies will not equal 100 percent.

The overall distribution of branches by income level of the geography is excellent. The distribution of branches is good in low-income geographies and excellent in moderate-income geographies. The proportion of branches in low-income geographies was below the proportion of the population in low-income geographies and the proportion of branches in moderate-income geographies exceeded the proportion of the population in moderate-income geographies. Additionally, examiners considered seven branches in MUI that provided additional access to retail banking services in LMI geographies. Of the seven branches, one branch provided additional access to retail banking services in a low-income geography and the remaining six branches provided additional access to retail banking services in moderate-income geographies, which had a positive effect on the overall service delivery systems conclusion.

The bank had 80 bank-owned deposit taking ATMs with 29 ATMs (36.3 percent) located in LMI geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at more than 1,300 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies were comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
DC-MD-VA MMSA	0	2	0	0	0	-2

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The two branches closed were financially underperforming based on teller volume, level of branch deposits, and/or retail products volume. Additionally, one of the leases was expiring and the bank chose not to renew.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals. Branch operating hours were generally consistent throughout the AA. Approximately 36 percent of the branches in LMI geographies were opened for Saturday banking compared with 53 percent of the branches in MUI geographies. Most of the branches in LMI geographies were in the downtown DC area, where several businesses are closed on the weekend.

### **Community Development Services**

The bank provides an adequate level of CD services.

During the evaluation period, 145 employees contributed 175 hours in providing 48 community development services primarily targeted to LMI individuals. These community development services benefitted 2,294 LMI individuals and families. In addition, seven employees served on the boards of 10 non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 82 employees taught 1,646 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- 37 mortgage employees educated 479 LMI first-time homebuyers about the mortgage process, focusing on items that lenders look to be in place before issuing a loan approval, such as credit, income, assets, and collateral.

## State Rating

### State of California

**CRA rating for the State of California:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs;
- Excellent geographic distribution of loans;
- Good borrower distribution of loans;
- The bank is a leader in making CD loans;
- Excellent level and responsiveness of CD investments;
- Retail service delivery systems are readily accessible to all portions of the AA and the bank provides an adequate level of CD services.

### Description of Institution's Operations in California

CBNA delineated 19 AAs within California and includes the following MDs or MSAs: Anaheim-Santa Ana-Irvine MD; Bakersfield MSA; Fresno MSA; Hanford-Corcoran MSA; Los Angeles-Long Beach-Anaheim MD; Merced MSA; Modesto MSA; Napa MSA; Oakland-Berkeley-Livermore MD; Oxnard-Thousand Oaks-Ventura MSA; Riverside-San Bernardino-Ontario MSA; Sacramento-Roseville-Folsom MSA (excludes El Dorado, Placer, and Yolo Counties); San Diego-Chula Vista-Carlsbad MSA; San Francisco-San Mateo-Redwood City MD; San Jose-Sunnyvale-Santa Clara (excludes San Benito County); San Rafael MD; Santa Cruz-Watsonville MSA; Santa Rosa-Petaluma MSA; and Stockton MSA. For this evaluation, examiners combined the MSAs/MDs comprising the Los Angeles CSA (LA CSA) and San Jose-San Francisco CSA (SF CSA) as applicable, reducing the number of AAs in California to six.

California represents the second largest market by deposits for CBNA. CBNA had \$55.7 billion of deposits in California and ranked sixth with 3.8 percent market share. There are \$16 million of deposits within the SF CSA that are mortgage escrow accounts of the bank's affiliate, CitiMortgage. These deposits do not represent traditional retail deposits from customers. The deposits within California (excluding the escrow accounts) represent 25.1 percent of the bank's adjusted deposits. The top three banks within California were Bank of America (21.3 percent), Wells Fargo Bank (17.6 percent), and JPMorgan Chase (10.8 percent). Those banks have substantially larger branch networks. CBNA operated 290 branches and 584 ATMs within California, representing 41.8 percent of the bank's branches and 25.3 percent of the bank's ATMs.

Both the LA CSA and SF CSA are very high-cost housing areas, limiting access to affordable homeownership among LMI borrowers. The median housing value of a single-family home in the LA CSA was \$449,452 and in the SF CSA was \$582,938. The NAR 4Q2019 median sales price is \$617,300 for the LA CSA and \$990,000 for the SF CSA. One simplistic method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income.

In the LA CSA, assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$38,584 per year (or less than 50 percent of the FFIEC adjusted median family income in the MSA) could afford a \$139,186 mortgage with a payment of \$747 per month; a moderate-income borrower earning \$61,726 per year (or less than 80 percent of the FFIEC adjusted median family income in the AA) could afford a \$222,696 mortgage with a payment of \$1,195 per month.

Using the same assumptions for the SF CSA, a low-income borrower making \$56,114 per year (or less than 50 percent of the FFIEC adjusted median family income in the MSA) could afford a \$202,422 mortgage with a payment of \$1,086 per month; a moderate-income borrower earning \$89,790 per year (or less than 80 percent of the FFIEC adjusted median family income in the AA) could afford a \$323,903 mortgage with a payment of \$1,738 per month.

Demographic data also reflects a low percentage of owner-occupied housing in LMI geographies compared to the population distribution in those areas.



Table A – Demographic Information of the Assessment Area						
Assessment Area: Los Angeles CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3,925	8.1	28.5	28.6	33.2	1.6
Population by Geography	18,388,091	7.6	28.6	29.4	33.8	0.5
Housing Units by Geography	6,346,543	6.7	26.2	29.2	37.5	0.4
Owner-Occupied Units by Geography	3,074,292	2.6	18.6	30.8	47.9	0.1
Occupied Rental Units by Geography	2,780,656	11.3	34.6	27.1	26.4	0.6
Vacant Units by Geography	491,595	6.4	26.1	31.5	35.3	0.7
Businesses by Geography	1,537,819	4.7	19.9	27.2	46.6	1.5
Farms by Geography	19,819	3.7	20.7	31.7	43.3	0.6
Family Distribution by Income Level	4,090,774	23.9	16.5	17.6	42.0	0.0
Household Distribution by Income Level	5,854,948	25.3	15.6	16.5	42.6	0.0
Median Family Income MSA - 11244 Anaheim-Santa Ana-Irvine, CA		\$86,003	Median Housing Value			\$449,452
Median Family Income MSA - 31084 Los Angeles-Long Beach-Glendale, CA		\$62,703	Median Gross Rent			\$1,330
Median Family Income MSA - 37100 Oxnard-Thousand Oaks-Ventura, CA MSA		\$86,766	Families Below Poverty Level			13.1%
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		\$61,507				
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics November 2019, the Los Angeles economy is performing well. Job growth is steady at a slower pace that is on par with the nation but ranks in the bottom quartile among the 25 largest areas in the nation. Healthcare is contributing the most to job growth, followed by construction and business/professional services. The labor market is tight, and at 4.4 percent the jobless rate is at a historic low. Difficulty finding labor is driving up wages and pressuring profits. Labor shortages and higher material costs are limiting new residential construction. Major employers include University of California Los Angeles, Kaiser Permanente, University of Southern California, and Northrop Grumman Corporation.

Trade tensions are starting to ease, but the U.S.-China trade conflict will continue have a potential negative impact on major seaports in the short term. Cargo volumes moving through the Ports of Los Angeles and Long Beach are down from a year ago. The pair are among the nation's largest sea-ports and are the most exposed to the Chinese market. The announcement of a U.S.-China Phase One trade deal, which forestalls the imposition of new tariffs and retaliatory actions, signals a shift in a policy that will ease geopolitical tensions.

The outlook for the entertainment industry is uncertain. According to Film LA, shoot days are down for feature films, television, and commercials. Los Angeles is losing out to North Carolina, Michigan, Georgia, Louisiana, and others who have spent millions to attract film productions. Feature films are

also becoming less frequent, and the pay-TV industry is losing customers amid changing viewer preferences and the rise of streaming services.

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Jose-San Francisco CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,827	9.5	22.5	34.7	32.2	1.1
Population by Geography	8,801,500	8.9	22.5	36.2	32.2	0.3
Housing Units by Geography	3,276,960	8.6	21.3	36.2	33.6	0.3
Owner-Occupied Units by Geography	1,699,058	3.8	16.9	37.4	41.8	0.1
Occupied Rental Units by Geography	1,380,665	14.1	26.6	34.7	24.0	0.6
Vacant Units by Geography	197,237	11.3	22.4	36.1	29.6	0.6
Businesses by Geography	736,424	8.2	18.6	33.0	39.6	0.5
Farms by Geography	16,888	4.1	16.8	40.0	38.9	0.1
Family Distribution by Income Level	2,054,078	23.8	16.2	18.3	41.7	0.0
Household Distribution by Income Level	3,079,723	25.6	15.1	16.7	42.6	0.0
Median Family Income MSA - 32900 Merced, CA MSA		\$46,793	Median Housing Value			\$582,938
Median Family Income MSA - 33700 Modesto, CA MSA		\$55,611	Median Gross Rent			\$1,476
Median Family Income MSA - 34900 Napa, CA MSA		\$80,921	Families Below Poverty Level			8.8%
Median Family Income MSA - 36084 Oakland-Berkeley-Livermore, CA		\$93,822				
Median Family Income MSA - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742				
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$107,126				
Median Family Income MSA - 42034 San Rafael, CA		\$121,130				
Median Family Income MSA - 42100 Santa Cruz-Watsonville, CA MSA		\$81,912				
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$77,587				
Median Family Income MSA - 44700 Stockton, CA MSA		\$59,946				
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Since the 2007-2009 recession, unemployment rates have fallen both nationally and in the SF CSA, but since 2012, San Francisco's rate of recovery has outpaced the national rate. In October 2010, the San Francisco unemployment rate peaked at 10 percent. It then experienced a positive employment boost due to growing jobs in the professional, business service, and computer systems design service sectors

between 2012 and 2016. Consequently, the unemployment rate dropped to 3.8 percent in December 2016 and continued to fall to 2.6 percent in December 2019.

The local economy is driven by the information/technology and financial services sectors. There are eighteen Fortune 500 companies with corporate headquarters in the San Francisco area, including: McKesson, Wells Fargo, Facebook, Oracle, and Alphabet. The AA remains the national leader in venture capital funding, both in terms of deals and dollars.

The SF CSA consistently had a higher median sales price for single-family homes than for both the Western Region and the U.S. throughout the evaluation period. Low unemployment is driving income growth; however, the high cost of living has outpaced the growth in salaries, reducing the standard of living even for high income earners. The economic success in the region and fierce competition for housing close to employment centers results in longer commutes for LMI residents and has pushed homeownership out of reach for many households.

## Community Contacts

In the LA CSA, examiners reviewed four recent community contacts to determine community credit needs and opportunities for financial institutions to help address these needs. The contacts included two housing organizations and two economic development organizations. The contacts identified affordable housing and access to capital for business as critical needs. Opportunities for banks to address the needs include:

- More loans and investments as the lending gap is being filled by more expensive nonbank lenders.
- Partnering with Community Development Financial Institutions (CDFIs) to penetrate business lending markets and more small business lending particularly to startup businesses and businesses with less than two years business history.
- More commercial real estate loans and microloans for working capital, tenant improvements, and equipment financing.
- Partnering with and/or provide financial support to community-based organizations involved in new transportation and commercial corridors.
- Leverage investments/debt with Qualified Opportunity Zones funds and promote investment in these funds by wealth clients.
- Affordable mortgages with competitive rates and down payment assistance or low-down payment with no purchased mortgage insurance.
- Affordable credit building products, including second-chance loans and small consumer loans.
- Credit counseling and financial literacy, and affordable streamlined mortgage loans.
- Follow-up/individualized services for attendees of homebuyer workshops and pairing attendee with homebuying opportunities.
- Grants and financial support to CD nonprofits, job skills training, financial literacy, and micro-loans for small businesses.
- No-cost checking and savings products for unbanked/underbanked individuals.
- Support of, and partnership with CD organizations, including those that work to address homelessness and poverty.

In the SF CSA, examiners reviewed three recent community contacts to determine community credit needs and opportunities for financial institutions to help address these needs. In addition, the OCC and

the FDIC hosted a listening session with a number of community groups and advocates in 2017 to discuss current economic trends, community development challenges, the needs of their LMI clients, and potential opportunities for banks to engage in CD activities. The contacts identified affordable housing and access to capital for businesses as critical needs. Opportunities for banks to address the needs include:

- Small dollar loans for small businesses (\$500 - \$50,000) and funding for Micro lending programs.
- Small business loans including term loans and lines of credit for small businesses needing working capital, including “mom and pop” shops and bodegas, as well as for property improvements and expansion.
- Partnering with nonprofits to address capital constraints and provide additional access to capital to vital neighborhood businesses.
- Flexible branch hours and low-cost products tailored to low-income individuals and people that work multiple jobs or veterans.
- Product-oriented educational outreach and banking education to inform the unbanked and underbanked community that banks are safe.
- Formal referral partnerships to refer non-qualifying applicants to nonprofits to help secure funding and help prevent lending from predatory sources.
- Grants and loan capital to nonprofit organizations for operating costs, financing programs, and investment and grants targeted to social service needs and education. Examples include grants for operations, loan loss reserves, small businesses, foreclosure prevention, financial education, and technical assistance.
- Customized financial literacy events for unique community needs, such as for refugees, small businesses, and consumers, by partnering with nonprofit organizations
- Multiple Down Payment Assistance (DPA) programs since most DPA programs, alone, do not provide sufficient down payment funds for a median priced home in the San Francisco Bay Area.

## **Scope of Evaluation in California**

The LA CSA and SF CSA received full-scope reviews. The two areas accounted for the largest portion of lending and deposits among the AAs in California. The MSAs/MDs comprising each of these CSAs were combined for evaluating performance for each test, reducing the effective number of AAs to six. The LA MSA was given more weight based on the volume of loans and deposits in each of the AAs. The remaining four AAs received limited-scope reviews.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA**

### **LENDING TEST**

The bank’s performance under the Lending Test in California is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank’s performance in the LA CSA and SF CSA is excellent.

## Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activities relative to CBNA's capacity based on deposits, competition, and market presence.

Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State Loans	%State Deposits
LA CSA	32,352	206,264	114	238,730	58.8	47.9
SF CSA	19,905	76,968	89	96,962	23.9	44.7
Bakersfield MSA	551	6,256	2	6,809	1.7	0.4
Fresno CSA	1,031	7,349	5	8,380	2.1	1.6
Sacramento MSA	1,990	14,850	22	16,840	4.1	1.9
San Diego MSA	2,913	35,149	41	38,062	9.4	3.5
BRSA-CA	0	0	30	30	NA	NA
Total	58,742	346,836	303	405,813	100.0	100.0

Dollar Volume of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	%State* Loans	%State Deposits
LA CSA	15,363,767	1,286,884	1,538,906	18,189,557	46.9	47.9
SF CSA	13,819,106	520,614	2,057,406	16,397,126	42.3	44.7
Bakersfield MSA	79,408	32,253	23,000	134,661	0.3	0.4
Fresno CSA	237,597	51,929	83,033	372,559	1.0	1.6
Sacramento MSA	648,956	82,423	267,105	731,379	1.9	1.9
San Diego MSA	1,756,604	236,930	683,117	2,676,651	6.9	3.5
BRSA-CA	0	0	275,142	275,142	0.7	NA
Total	31,905,438	2,211,033	4,927,709	38,777,075	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

### LA CSA

CBNA had \$26.9 billion in deposits and ranked seventh with 4.1 percent market share. There are 278 small business lenders in the AA. In small loans to businesses, CBNA ranked fourth with 10.3 percent market share placing it in the top 2 percent of lenders. The other top lenders include nationwide lenders with substantial small business credit card portfolios and their market shares were American Express (22.4 percent), JPMorgan Chase (20.9 percent), and Bank of America (13.3 percent). In overall HMDA lending, CBNA ranked 15<sup>th</sup> with 1.4 percent market share placing it in the top 2 percent of lenders. The CSA is a very competitive market with 991 home mortgage lenders compared to 267 depository institutions. The other top lenders in this market were United Shore Financial Service (8.1 percent), Wells Fargo (6.3 percent), and Quicken Loans (6.1 percent).

### SF CSA

CBNA had \$25.2 billion in deposits and ranked seventh with 4.3 percent market share. There are 211 small business lenders in the AA. In small loans to businesses, CBNA ranked fifth with market share of 8 percent placing it in the top 3 percent of lenders. The other top lenders include nationwide lenders with substantial small business credit card portfolios and their market shares were JPMorgan Chase (26 percent), American Express (17.7 percent), and Bank of America (12.7 percent). In overall HMDA lending, CBNA ranked eighth with 2.2 percent market share placing it in the top 1 percent of lenders. While the home mortgage lending market share is lower than the bank's deposit market share, this is a

highly competitive market with 826 home mortgage lenders. The top three lenders in this market were Wells Fargo (11.3 percent), Bank of America (7.3 percent), and Quicken Loans (6.6 percent).

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AAs.

### ***Home Mortgage Loans***

Refer to Table O in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans is excellent.

#### **LA CSA and SF CSA**

In both the LA CSA and the SF CSA, the proportion of loans in both LMI geographies exceeded the proportion of owner-occupied homes in those geographies and the aggregate distribution of loans. Despite the high cost of housing and economic considerations that affect large portions of the CSAs, the bank achieved excellent geographic penetration.

### ***Small Loans to Businesses***

Refer to Table Q in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses. Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses is excellent.

#### **LA CSA**

The proportion of loans in LMI geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans. Despite the economic considerations and competition that affect large portions of the CSA, the bank achieved excellent geographic penetration.

#### **SF CSA**

The proportion of loans in low-income geographies was near to the proportion of businesses located in those geographies and the aggregate distribution of loans. The proportion of loans in moderate-income geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans. Despite the economic considerations and competition that affect large portions of the CSA, the bank achieved good geographic penetration.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans was good, given performance context consideration. Examiners considered the very high housing cost, the limited availability of housing that low-income borrowers can afford to acquire, and poverty levels within the AA that constrained the lending opportunities to LMI borrowers

Due to these factors in the LA CSA, the proportion of loans was significantly weaker than the proportion of low-income families. However, the bank exceeded the aggregate distribution of loans by nearly two times. The proportion of loans to moderate-income borrowers was weaker than the proportion of moderate-income families but significantly exceeded the aggregate distribution of loans.

In the SF CSA, the proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families within the AA. The proportion of loans to moderate-income borrowers was weaker than the proportion of moderate-income families within the AA. However, the proportion of loans to LMI borrowers exceeded the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good.

In both the LA CSA and the SF CSA, the proportion of loans to small businesses was near to the percentage of small businesses in the AA. However, the bank outperformed and significantly exceeded the aggregate distribution of loans by all lenders.

## **Community Development Lending**

The bank is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume equaled 46.4 percent of allocated tier 1 capital in the LA CSA and 66.4 percent in the SF CSA.

CD lending had a significantly positive impact on the overall Lending Test of the rating area

## LA CSA

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the LA CSA including affordable housing and were also complex and flexible in using LIHTCs and HUD rental contracts. Examples include:

- \$24.9 million to finance the acquisition and renovation of 90 units of affordable housing located in Riverside County, CA that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 50 or 60 percent of the AMI.
- \$17.5 million construction loan and \$1.7 million in permanent financing for 74 units of affordable multifamily rentals reserved for homeless seniors 62 years old and up in Los Angeles County, CA. The project was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 30 or 50 percent of the AMI.
- \$15.3 million construction loan for 33 units of affordable housing in Los Angeles County, CA that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 30, 50, or 60 percent of the AMI. Additionally, 16 of the units are set aside for homeless veterans with special needs.

## SF CSA

- \$28.8 million to finance the acquisition and renovation of a 92-unit affordable housing complex in San Francisco County, CA that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 50 or 60 percent of the AMI.
- \$21 million construction loan and a \$2.5 million permanent loan for the development of a 60-unit affordable housing complex in Sonoma County, CA that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 30, 50, or 60 percent of the AMI.

In addition to the CD loans made in the AAs, the bank originated 30 CD loans totaling \$275.1 million in the BRSA all addressing affordable housing. These loans had a positive impact on the overall lending test conclusions in the rating area.

## **Product Innovation and Flexibility**

The bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. In the LA and SF CSA, CBNA originated 6,652 loans totaling \$2.1 billion under its affordable mortgage products programs. The Lender Paid Assistance program accounted for the large majority (88.6 percent) of affordable mortgage products originated in the CSAs during the evaluation period.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bakersfield, Fresno, Sacramento, and San Diego AAs is consistent with the bank's overall performance under the Lending Test in the full-scope areas.



Refer to Tables O through R in the state of California section of appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in California is rated Outstanding.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the LA CSA and SF CSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
<b>Full Review:</b>										
LA CSA	94	\$760,688	189	\$303,463	283	45.0	\$1,064,151	41.1	0	0
SF CSA	72	\$721,416	124	\$251,299	196	31.2	\$972,715	37.5	0	0
<b>Limited Review:</b>										
Bakersfield MSA	4	\$9,008	3	\$11,801	7	1.1	\$20,809	0.8	0	0
Fresno CSA	9	\$41,193	13	\$8,307	22	3.5	\$49,500	1.9	0	0
Sacramento MSA	12	\$76,365	28	\$49,883	40	6.3	\$126,248	4.9	0	0
San Diego MSA	29	\$183,292	23	\$66,922	52	8.3	\$250,214	9.7	0	0
BSRA California	15	\$31,033	14	\$75,938	29	4.6	\$106,971	4.1	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

In addition to investments made in its AAs, the bank also made 15 prior period investments totaling \$31 million and 14 current period investments totaling \$75.9 million in the BRSA consisting of the state of California. The investments addressed the need of affordable housing. The investment activity in the BRSA further supports the overall performance of the bank.

### LA CSA

The combined prior and current period dollar volume represents 32.1 percent of allocated tier1 capital allocated to the AA. The bank's investments and grants were very effective and responsive in meeting community credit needs, including the creation of affordable housing, providing increased access to healthcare services, and supporting workforce development and financial capability programs. Investment activity included NMTCs, LIHTCs, and numerous grants and donations.

Examples of the bank's qualified investments include:

- \$53.3 million investment in a proprietary multi-family tax credit fund to finance a senior housing development in Orange County. The project consists of 394 units with 391 units restricted to households with an income level at or below 60 percent of the AMI.
- \$6.6 million NMTC investment to finance the construction of a new 52,000 square feet, two-story medical office and wellness center that will expand medical services with independent specialists in Los Angeles County. In addition to the expanded medical services, the project will create 250 permanent full-time jobs, of which 125 are anticipated to be filled by LMI persons. This medical and wellness center is in a community that has historically lacked adequate health and medical infrastructure.
- \$250,000 donation to an area CDFI to support a program focused on improving the financial well-being of LMI households through financial capacity and asset building workshops, financial coaching, and referrals to housing resources, as well as achieving long-term economic self-sufficiency.

### SF CSA

The combined prior and current period dollar volume represents 31.4 percent of allocated tier 1 capital. There are numerous investment opportunities in the SF CSA. The bank's investments and grants were very effective and responsive in meeting community credit needs, including the creation and preservation of affordable housing, small business support, support for financial capability, and workforce development. Investment activity consists primarily of LIHTCs, HTCs, bonds, and grants and donations.

Examples of the bank's qualified investments include:

- \$80.5 million LIHTC investment to finance a 700-unit multi-building residential complex in Santa Clara County. Nearly all the units are restricted to households with income at or below 60 percent of the AMI.
- \$2.7 million investment in a proprietary fund for the purpose of financing, an 80-unit affordable housing project in Merced County that was awarded LIHTC. The units are restricted to households with income levels at or below 50 percent of the AMI.
- \$100,000 donation to support an Earned Income Tax Credit program for farm workers in Napa County.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bakersfield, Fresno, Sacramento, and San Diego AAs is consistent with the bank's overall performance under the Investment Test in the full-scope areas.

## SERVICE TEST

The bank's performance under the Service Test in California is rated Outstanding.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the LA CSA and SF CSA is excellent.

### Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank's AAs after taking into consideration the adjacency of branches located in MUI geographies.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
LA CSA	47.9	152*	52.4	5.9	28.9	21.7	42.1	7.6	28.6	29.4	33.8
SF CSA	44.7	100*	34.5	12.0	18.0	28.0	41.0	8.9	22.5	36.2	32.2
Bakersfield MSA	0.4	2	0.7	0.0	0.0	0.0	100.0	9.7	23.3	31.8	33.0
Fresno CSA	1.6	9	3.1	22.2	33.3	11.1	33.3	7.8	32.6	23.6	33.9
Sacramento MSA	1.9	9	3.1	0.0	55.6	33.3	11.1	9.8	24.8	32.9	32.4
San Diego MSA	3.5	18	6.2	5.6	16.7	38.9	38.9	8.9	23.6	32.5	34.7

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
LA CSA	0	12	0	-2	-1	-9
SF CSA	0	8	0	-2	-3	-3
Bakersfield MSA	0	0	0	0	0	0
Fresno CSA	0	2	0	-1	0	-1
Sacramento MSA	0	1	0	0	-1	0
San Diego MSA	0	0	0	0	0	0

### LA CSA

The overall distribution of branches is excellent. The distribution is good in low-income geographies and excellent in moderate-income geographies. The proportion of branches in low-income geographies was near to the proportion of the population in low-income geographies and the proportion of branches in moderate-income geographies exceeded the proportion of the population in moderate-income geographies. Additionally, examiners determined that 37 branches in MUI geographies provided additional access to retail banking services in LMI geographies. Of the 37 branches, four branches

provided additional access to retail banking services in low-income geographies and the remaining 33 branches provided additional access to retail banking services in moderate-income geographies. Examiners considered the additional accessibility of these branches in the evaluation, which had a positive effect on the overall service delivery systems conclusion.

The bank had 308 bank-owned deposit taking ATMs with 27 (8.9 percent) located in low-income geographies and 91 (29.5 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at more than 3,100 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies were comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Despite the net closures in moderate-income geographies, the remaining branches were readily accessible to LMI income geographies and individuals. Most of the branches closed were determined to be underperforming based on teller volume, level of branch deposits, and/or retail products volume. Other branches were overlapping nearby branches and offered the bank the opportunity to consolidate those branches.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income geographies and/or individuals. Branch operating hours were consistent throughout the AA. Approximately 70 percent of the branches in LMI geographies were opened for Saturday banking compared with 66 percent of the branches in MUI geographies.

### SF CSA

The overall distribution of branches is excellent. The distribution is excellent in low-income geographies and good in moderate-income geographies. The proportion of branches in low-income geographies exceeded the proportion of the population in low-income geographies and the proportion of branches in moderate-income geographies was near to the proportion of the population in moderate-income geographies. Additionally, examiners determined that 35 branches in MUI geographies provided additional access to retail banking services in LMI geographies. Examiners considered the additional accessibility of these branches, which had a positive effect on the overall service delivery systems conclusion.

The bank had 205 bank-owned deposit taking ATMs with 29 (14.1 percent) located in low-income geographies and 38 (18.5 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at nearly 1,500 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies were comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Despite the net closures in moderate-income geographies, the remaining branches were readily accessible to LMI geographies and

individuals. Most of the branches closed were determined to be underperforming based on teller volume, level of branch deposits, and/or retail products volume.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or individuals. Branch operating hours were consistent throughout the AA. Approximately 68 percent of the branches in LMI geographies were opened for Saturday banking compared with 62 percent of the branches in MUI geographies.

## **Community Development Services**

The bank provides an adequate level of CD services.

### **LA CSA**

During the evaluation period, 285 employees contributed 596 hours in providing 64 community development services primarily targeted to LMI individuals. These community development services benefitted 5,816 LMI individuals and families. In addition, 16 employees served on the boards or committees of 20 non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 157 employees taught 2,155 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- 58 employees contributed 168 hours to provide 39 homebuyer education workshops or seminars that benefitted 1,541 LMI individuals.

### **SF CSA**

During the evaluation period, 282 employees contributed 518 hours in providing 63 community development services primarily targeted to LMI individuals. These community development services benefitted 4,215 LMI individuals and families. In addition, seven employees served on the boards or committees of nine non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 111 employees taught 1,989 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- 12 employees provided 13 homebuyer education workshops that benefitted 958 LMI individuals.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Fresno CSA is consistent with the bank's overall excellent performance under the Service Test in the full-scope areas. The bank's performance under the Service Test in the Bakersfield, Sacramento, and San Diego MSAs is weaker than the bank's performance under the Service Test in the full-scope areas. Performance is weaker due to a weaker distribution of branches in LMI geographies. The weaker performance did not adversely affect the Service Test rating for the state of California.

## State Rating

### State of Florida

**CRA rating for the State of Florida:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Excellent geographic distribution of loans.
- Good borrower distribution of loans.
- The bank is a leader in making CD loans.
- Excellent level of CD investments.
- Retail delivery systems are readily accessible to all portions and individuals of different income levels in the AA and the bank provides an adequate level of community development services.

### Description of Institution's Operations in Florida

CBNA has delineated four AAs in the state of Florida. These include the three MDs that make up the Miami-Fort Lauderdale-Pompano Beach MSA. The bank has also delineated Duval County (Jacksonville AA) within the Jacksonville MSA.

The bank had \$18 billion of deposits in the state and ranked eighth with 3 percent market share. The deposits represent 8 percent of the bank's adjusted deposits. The top three banks were Bank of America (19.2 percent), Wells Fargo (13.1 percent), and SunTrust Bank (8 percent), each with substantially larger branch networks. CBNA operated 53 branches and 142 ATMs within Florida, representing 7.6 percent of the bank's branches and 6.2 percent of the bank's ATMs.

The Miami AA is a high cost housing area, limiting access to affordable homeownership among LMI borrowers. The median housing value is \$227,861 while the NAR 4Q2019 median sales price of a single-family home is \$368,500. One simplistic method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income.

Assuming a 30-year mortgage with a 5 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$32,327 per year (or less than 50 percent of the FFIEC adjusted median family income in the AA) could afford a \$116,614 mortgage with a payment of \$626 per month; a moderate-income borrower earning \$51,722 per year (or less than 80 percent of the FFIEC adjusted median family income in the AA) could afford a \$186,579 mortgage with a payment of \$1,002 per month.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial wherewithal to qualify for a home loan than those with income above poverty. In the Miami MSA, the overall household poverty level was 16 percent. However, in low-income geographies, the household poverty level increases to 40 percent and in moderate-income geographies it increases to 24 percent. In MUI geographies, the combined poverty level is just 11 percent.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Miami MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,219	6.2	28.2	29.5	33.6	2.5
Population by Geography	5,861,000	5.8	28.9	31.5	33.4	0.4
Housing Units by Geography	2,484,604	5.5	27.9	30.9	35.3	0.3
Owner-Occupied Units by Geography	1,248,038	2.6	23.2	32.9	41.2	0.2
Occupied Rental Units by Geography	799,004	10.1	36.4	30.1	22.9	0.5
Vacant Units by Geography	437,562	5.6	25.9	26.7	41.2	0.6
Businesses by Geography	962,932	4.2	21.9	28.3	44.4	1.2
Farms by Geography	14,056	4.6	24.1	29.7	41.2	0.4
Family Distribution by Income Level	1,330,793	23.1	17.0	17.7	42.2	0.0
Household Distribution by Income Level	2,047,042	25.1	15.7	16.6	42.6	0.0
Median Family Income MSA - 22744 Fort Lauderdale-Pompano Beach- Sunrise, FL		\$61,809	Median Housing Value			\$227,861
Median Family Income MSA - 33124 Miami-Miami Beach-Kendall, FL		\$49,264	Median Gross Rent			\$1,194
Median Family Income MSA - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL		\$65,914	Families Below Poverty Level			13.5%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics November 2019, the Great Recession had a lasting impact on Miami's economy. At the height of the previous expansion 12 years ago, average hourly wages in the Miami MSA were \$1.70 above the U.S. average. Wages fell below the national average during the recession, and the gap between the local and national average has widened ever since. Today, the average hourly wage is \$4.30 less than the national level among major metro areas with more than one million residents. Construction jobs are set to grow twice as fast as the national average, and some of this new employment can be traced to activity at Port Miami, the world's busiest harbor for passenger ships. Over the next three years, cruise lines will build four separate terminals and two corporate offices at the port at a total cost of more than \$1.5 billion.

Major employers in the AA include University of Miami, Jackson Health System, Publix Super Markets, Baptist Health Systems of Southern Florida, and American Airlines.

The Miami MSA is transitioning into a sanctuary for affluent retirees and wealthy expatriates. Miami has the second-highest level of income inequality among major metro areas, behind New York City. Since the wealthy in Miami sustain their lifestyle with nonwage income, the area's gross domestic product has increased even as wage growth has stalled. But a looming domestic downturn and global slowdown will reduce corporate profits and stock market returns over the next couple of years. This shock will be hardest felt in the wealthy enclaves flanking the central business district and in Miami Beach, but it will impact the entire metro division.

## **Community Contacts**

To understand the credit and community development needs in the area, examiners reviewed two recent contacts with community-based organizations; one is a CDFI targeting affordable housing/homeownership and one targets economic development. The organizations noted a need for affordable housing, home purchase financing and refinancing, startup entrepreneurial financing, and financial literacy.

## **Scope of Evaluation in Florida**

The Miami MSA received a full-scope review. This area accounted for nearly all the deposits, branches, and lending activity in the state. The three MDs making up the MSA were combined for evaluating performance for each test, reducing the effective number of AAs to two. The Jacksonville AA received a limited-scope review.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA**

### **LENDING TEST**

The bank's performance under the Lending Test in Florida is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Miami MSA is excellent.

### **Lending Activity**

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activities relative to CBNA's capacity based on deposits, competition, and market presence.



Number of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State Loans	% State Deposits
Miami MSA	7,595	59,351	62	67,008	91.9	99.9
Jacksonville AA	545	5,328	4	5,877	8.1	0.1
BRSA-State of Florida	0	0	20	20	0.0	NA
Total	8,140	64,679	86	72,905	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans*						
Assessment Area	Home Mortgage	Small Business	Community Development	Total	% State* Loans	% State Deposits
Miami MSA	2,633,961	373,261	591,241	3,598,463	92.3	99.9
Jacksonville AA	88,669	28,437	22,701	139,807	3.6	0.1
BRSA-State of Florida	0	0	158,683	158,683	4.1	NA
Total	2,722,630	401,698	772,625	3,896,953	100.0	100.0

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

The bank ranked fourth in deposits with a 7.5 percent market share. In small loans to businesses, the bank also ranked fourth with 7.1 percent market share placing it in the top 2 percent of all lenders. This is a very competitive market with 226 small business lenders compared to 116 depository institutions. The top three lenders (and their market share) were nationwide lenders with substantial small business credit card portfolios and include American Express (27.8 percent), JPMorgan Chase (15.6 percent), and Bank of America (15.4 percent). In overall HMDA lending, the bank ranked 25<sup>th</sup> with 0.86 percent market share placing it in the top 3 percent of all lenders. In the AA, there is strong competition for home mortgage lending with 1,025 home mortgage lenders in the market. The top lenders were Wells Fargo (6.6 percent), United Shore Financial Services (6.1 percent), and Quicken Loans (5.2 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA, relative to area demographics and aggregate lending data.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The proportion of loans in both LMI geographies exceeded the proportion of owner-occupied homes in those geographies and the aggregate distribution of loans. Despite the high cost of housing and economic considerations, the bank achieved excellent geographic penetration.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of the bank's small loans to businesses was excellent. The proportion of loans in low-income geographies was near to the percentage of businesses located in those geographies and the aggregate distribution of loans. The proportion of loans in moderate-income geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is good, given performance context consideration. Examiners considered that the high housing cost, limited availability of housing that low-income borrowers can afford to acquire, and poverty levels within the AA constrained lending opportunities to low-income borrowers.

The proportion of loans to low-income borrowers was significantly weaker than the proportion of low-income families within the AA. However, the bank exceeded the aggregate distribution of loans. The proportion of loans to moderate-income borrowers was weaker than the proportion of moderate-income families and exceeded the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is good. The proportion of loans to small businesses is near to the percentage of small businesses in the AA and significantly exceeded the aggregate distribution of loans.

### **Community Development Lending**

The bank is a leader in making CD loans.

The Lending Activity Table, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume in the Miami MSA equaled 26.7 percent of allocated tier 1 capital.

CD lending had a significantly positive impact on the Lending Test of the rating area.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the Miami MSA and were also complex. Examples include:

- \$50 million acquisition and renovation of a 196-unit multifamily project in Miami-Dade County. The project was done in partnership with the Housing Finance Authority of Miami-Dade. The project, located in a low-income geography, received extensive damage from Hurricane Irma in 2017. The units are restricted to households with income levels at or below 60 percent of AMI.
- \$29 million to finance the renovation of a 252 unit two-property project located in Miami-Dade County that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 60 percent of the AMI.
- \$16.5 million to finance the acquisition and recapitalization of a 176-unit complex located in Miami-Dade County and was awarded LIHTCs. This was a partnership with the Housing Finance Authority of Miami-Dade County and all the units are restricted to households with income levels at or below 60 percent of the AMI.

In addition to the CD loans made in the bank's AAs, CBNA originated 20 loans totaling \$158.7 million in the BRSA. These loans primarily addressed affordable housing and economic development within the state of Florida and were given positive consideration to the overall lending test conclusions in the rating area.

### **Product Innovation and Flexibility**

The bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 1,422 loans totaling \$249 million under its affordable mortgage products programs. The Lender Paid Assistance and NACA programs accounted for the large majority (78.8 percent) of affordable mortgage products originated in the AA during the evaluation period.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Lending Test in the Jacksonville AA is consistent with the bank's overall performance under the Lending Test in the full-scope area.

Refer to Tables O through R in the state of Florida section of appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Florida is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Miami MSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
<b>Full Review:</b>										
Miami MSA	27	\$268,954	82	\$208,716	109	71.2	\$477,670	72.5	0	0
<b>Limited Review:</b>										
Jacksonville MSA	1	\$1,048	20	\$17,289	21	13.7	\$18,337	2.9	0	0
BSRA FL	11	\$126,257	12	\$36,834	23	15.1	\$163,091	24.6	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The combined prior and current period dollar volume represents 21.5 percent of tier 1 capital allocated to the AA. There are numerous investment opportunities in the Miami MSA. The bank's investments and grants were very effective and responsive in meeting community credit needs, including affordable housing and small business development. Investment activity includes LIHTCs and various grants and donations.

Examples of the bank's qualified investments include:

- \$24 million LIHTC investment to support the development of a 120-unit, senior living facility in Broward County. The project was 20 years in the making as part of the redevelopment of the South Dixie Highway corridor. All units are restricted to households with income levels at or below 60 percent of the AMI. Additionally, six of the units are reserved for persons with special needs.
- \$12.9 million investment in a proprietary fund to facilitate the development of a 125-unit property in Palm Beach County. The project was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 80 percent of the AMI.
- \$600,000 donation to a non-profit kitchen incubator and accelerator to scale up food businesses owned by LMI and minority entrepreneurs. The program fills a long-standing gap in South Florida's economic development landscape by leveraging existing commercial kitchen space and providing entrepreneurs with technical assistance and access to markets. The bank's donation provided seed funding.

In addition to investments made in its AAs, the bank also made 11 prior period investments totaling \$126.3 million and 12 current period investments totaling \$36.8 million in the BSRA consisting of the state of Florida. The current period investment activity primarily addressed affordable housing and economic development and further supports the overall Investment Test conclusion for the rating area.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review the bank's performance under the Investment Test in the Jacksonville AA is consistent with the bank's overall performance under the Investment Test in the full-scope area.

## SERVICE TEST

The bank's performance under the Service Test in Florida is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Miami MSA is excellent.

## Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank's AA after taking into consideration the adjacency of branches located in MUI geographies.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Miami MSA	99.9	52*	98.1	3.8	25.0	13.5	55.8	5.8	28.9	31.5	33.4
Jacksonville AA	0.1	1	1.9	0.0	0.0	0.0	100.0	8.1	28.1	39.4	24.4

\*One branch is in a geography without an income designation.

The overall distribution of branches by income level of the geography is excellent when considering the accessibility of branches located in MUI that are near to LMI geographies. The distribution is adequate in low-income geographies and good in moderate-income geographies. The proportion of branches in low-income geographies was below the proportion of the population in low-income geographies. The proportion of branches in moderate-income geographies was near to the proportion of the population in moderate-income geographies. Within the AA, examiners determined that 19 branches in MUI geographies provided additional access to retail banking services in LMI geographies. Of the 19 branches, three branches provided additional access to retail banking services in low-income geographies and the remaining 16 branches provided additional access to retail banking services in moderate-income geographies. Examiners considered the additional accessibility of these adjacent branches, which had a positive effect on the overall service delivery systems conclusion.

Examiners also considered the bank's ADS, including ATMs and digital banking platforms in evaluating accessibility to the bank's products and services. The bank had 142 bank-owned deposit taking ATMs with five (3.5 percent) located in low-income geographies and 38 ATMs (26.8 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at 890 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies were comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking

platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Moderate	Middle	Upper
Miami MSA	2*	2	0	+1	0	-2

\*Includes one branch opened in a geography without an income designation.

The bank's opening and closing of branches has improved the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or individuals. Branch operating hours were consistent throughout the AA. Approximately 53 percent of the branches in LMI geographies were opened for Saturday banking compared with 51 percent of the branches in MUI geographies.

## Community Development Services

Citibank provides an adequate level of community development services in the Miami MSA.

During the evaluation period, 202 employees contributed 171 hours in providing 37 community development services primarily targeted to LMI individuals. These community development services benefitted 3,181 LMI individuals and families. In addition, seven employees served on the boards or committees of nine non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 133 Citibank employees taught 1,741 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- In collaboration with local and national community development organizations, 30 employees provided homebuyer education to 833 LMI individuals through 23 workshops and seminars.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Service Test in the Jacksonville AA is weaker than the bank's overall performance under the Service Test in the full-scope area. Weaker performance is based on the geographic distribution of the bank's one branch in proportion to the population. The weaker performance did not adversely impact the Service Test rating in the state.

## State Rating

### State of Illinois

**CRA rating for the State of Illinois:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Excellent geographic distribution of loans.
- Excellent borrower distribution of loans.
- The bank is a leader in making CD loans.
- Excellent level of CD investments.
- Retail delivery systems are accessible to all portions of the AA and the bank provides a relatively high level of CD services.

### Description of Institution's Operations in Illinois

CBNA delineated three AAs to include Cook, DuPage, Kendall, McHenry, and Will counties within the Chicago-Naperville-Arlington Heights MD; Kane County within the Elgin MD; and Lake County within the Lake County-Kenosha County MD. All counties of the AA are within the state of Illinois and are part of the larger multistate Chicago-Naperville-Elgin IL-IN-WI MSA. For the evaluation, all counties were combined into one AA.

CBNA held \$14.2 billion in deposits in Illinois, ranked ninth with 2.8 percent market share, and represented 6 percent of the bank's adjusted deposits. The top three banks within the state were JPMorgan Chase (17.5 percent), BMO Harris Bank (12.6 percent), and Bank of America (7.2 percent). All three banks have substantially larger branch networks. CBNA operated 61 branches and 255 ATMs representing 8.8 percent of total branches and 11.1 percent of ATMs.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Chicago CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,975	14.1	24.0	28.3	32.8	0.9
Population by Geography	8,385,941	10.1	24.0	30.8	34.9	0.2
Housing Units by Geography	3,334,182	10.4	22.8	30.8	35.7	0.3
Owner-Occupied Units by Geography	1,933,214	4.5	18.0	34.4	43.0	0.1
Occupied Rental Units by Geography	1,095,864	17.5	29.8	26.1	25.9	0.7
Vacant Units by Geography	305,104	22.4	28.0	24.7	24.5	0.5
Businesses by Geography	580,582	4.9	15.4	29.0	50.2	0.5
Farms by Geography	9,005	3.4	15.2	37.8	43.5	0.1
Family Distribution by Income Level	1,985,710	23.5	16.3	18.5	41.7	0.0
Household Distribution by Income Level	3,029,078	25.4	15.2	17.0	42.4	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$248,020
Median Family Income MSA - 20994 Elgin, IL		\$80,899	Median Gross Rent			\$1,055
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-WI		\$87,137	Families Below Poverty Level			10.5%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Chicago is an important financial center in the U.S. and in the world; a large transportation, logistics, and warehousing center; a major tourist destination; and has a growing high-tech sector. Chicago also is an important center of higher education, with many leading universities. Information from Moody's Analytics indicated the Chicago MSA had a well-diversified economy. Key sectors of the economy based on percentage of total employment included Professional and Business Services, Education and Health Services, Government, and Leisure and Hospitality Services. Major employers in the AA included Advocate Health Care System, the University of Chicago, Abbott Laboratories, JPMorgan Chase, and Northwestern Memorial Healthcare.

According to the Bureau of Labor Statistics, the annual average unemployment rate in the Chicago MSA AA was 4.8 percent in 2017, 4.0 percent in 2018, and 3.8 percent in 2019. This was consistent with the overall Illinois state unemployment rates of 4.9 percent, 4.3 percent, and 4.0 percent, respectively.

Job-rich areas are found in the north and west suburbs, which are included in the Chicago AA. Fewer jobs are found in LMI communities, particularly in areas of the City of Chicago south and west of downtown, and in some southern suburbs. Several initiatives in the region, to which banks have provided loans, investments, and services, address this disparate concentration of employment by increasing the number of businesses and jobs in LMI communities, improving the skills of LMI residents, encouraging investments in affordable housing near public transportation facilities, and providing affordable and employer-assisted housing proximate to job centers.

The region continued to be impacted by state and local budgetary pressures, along with above average crime rates, which had an impact on population growth. The area experienced a worse than expected



outflow of population over the evaluation period, which negatively impacted job growth. Illinois continues to experience a high level of foreclosures, with the third highest level among the 50 states. Two of the top five counties for foreclosures in Illinois were in the Chicago MSA. In addition, although home values had rebounded in recent years overall, many areas continued to see home values struggling to bounce back, specifically homes located in low- and moderate-income geographies. A study by a local university showed the home values in geographic areas south of downtown Chicago, which had a higher percentage of properties in LMI geographies, were struggling the most. As a result, refinance and home equity loan opportunities were still limited for these areas where property values are still “underwater.”

## Community Contacts

To understand the credit and community development needs in the area examiners reviewed two community contacts made during the evaluation period. The organizations included a community loan fund and the public housing authority. The organizations noted a need for affordable housing throughout the AA and commercial retail property in LMI neighborhoods.

## Scope of Evaluation in Illinois

The Chicago CSA received a full-scope review. The three AAs were combined in evaluating performance with each test.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

### LENDING TEST

The bank’s performance under the Lending Test in Illinois is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Chicago MSA is excellent.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activities relative to CBNA’s capacity based on deposits, competition, and market presence.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Chicago MSA	14,280	54,558	58	68,896
BRSA-Illinois	0	0	14	14
Total	14,280	54,558	72	68,910

Dollar Volume of Loans (000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Chicago MSA	4,123,757	416,117	859,020	5,398,894
BRSA-Illinois	0	0	123,870	123,870
Total	4,123,757	416,117	982,890	5,522,764

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

CBNA ranked seventh in deposits within the AA with 3.6 percent market share. In small loans to businesses, CBNA ranked third with a 7.7 percent market share placing it in the top 1 percent of lenders. This is a highly competitive market with 246 small business lenders. The other top lenders were American Express (30.5 percent) and Bank of America (16.9 percent). In overall HMDA lending, CBNA ranked 23<sup>rd</sup> with 1.1 percent market share. This is a very competitive market with 868 home mortgage lenders and 270 depository institutions. The top HMDA lenders were JPMorgan Chase (9.5 percent), Wells Fargo (7.7 percent), and Guaranteed Rate Inc. (6.5 percent). JPMorgan Chase has a substantially larger branch presence in the AA.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is excellent. The proportion of loans in LMI geographies exceeded the proportion of owner-occupied homes in those geographies and the aggregate distribution of loans. The low-level of owner-occupied housing and high percentage of vacant units in low-income geographies were considered in our conclusion.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The proportion of loans in low-income geographies equaled the proportion of businesses located in those geographies and exceeded the aggregate distribution of loans. The proportion of loans in moderate-income geographies exceeded the proportion of businesses located in those geographies and the aggregate distribution of loans.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is excellent. Examiners considered housing costs in relation to the median family incomes in the AA, which limited the affordability for low-income families. The proportion of loans to low-income borrowers is weaker than the proportion of low-income families within the AA and exceeded the aggregate distribution of loans. The proportion of loans to moderate-income borrowers exceeded both the proportion of moderate-income families and the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was excellent. The proportion of loans is near to the proportion of small businesses and significantly exceeded aggregate distribution of loans.

## **Community Development Lending**

The bank is a leader in making CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume equaled 49.2 percent of allocated tier 1 capital.

CD lending had a significantly positive impact on the overall Lending Test of the rating area.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the Chicago MSA and were also complex and flexible. Most of the loans addressed affordable housing. Examples include:

- \$12.5 million construction loan to build 88 units of affordable housing in Chicago that was awarded LIHTCs utilizing the HUD Rental Assistance Demonstration program with the Chicago Housing Authority. The apartments are covered by a Section 8 HAP. All units are restricted to households with income levels at or below 60 percent of the AMI.
- \$9.1 million permanent financing for the acquisition and renovation of a 100-unit, eight-property portfolio in Chicago that was awarded LIHTCs. All units are restricted to households with income levels at or below 60 percent of the AMI.

## Product Innovation and Flexibility

The bank uses innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 2,180 loans totaling \$394 million under its affordable mortgage products programs. The Lender Paid Assistance program accounted for the majority (66 percent) of affordable mortgage products originated in the AA during the evaluation period.

## INVESTMENT TEST

The bank's performance under the Investment Test in Illinois is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Chicago MSA	34	\$165,401	122	\$153,201	156	95.7	\$318,602	94.1	0	0
BSRA-State of Illinois	2	\$10,199	5	\$9,821	7	4.3	\$20,020	5.9	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

In addition to investments made in its assessment area, the bank also made two prior period investments totaling \$10.2 million and five current period investments totaling \$9.8 million in the BSRA consisting of the state of Illinois. Four of the five current period investments addressed affordable housing.

The combined prior and current period dollar volume represents 18.2 percent of tier 1 capital allocated to the AA. There are numerous investment opportunities in the Chicago MSA. The bank's investments and grants were very effective and responsive in meeting community credit needs, including affordable housing, access to healthcare, neighborhood revitalization, and access to community services. Investment activity includes NMTCs, HTC's and grants and donations.

Examples of the bank's qualified investments include:

- \$4.1 million investment in a NMTC fund to finance the construction of a community center located in an economically distressed and underserved moderate-income area of Chicago. The community center will serve 1,000 individuals through academic programs, tutoring, financial literacy classes, and entrepreneurship training programs.

- \$1.8 million investment in a proprietary HTC fund to provide the equity needed to finance the rehabilitation of an arts center located in a low-income geography in Aurora. When completed, the center will provide a performing arts school, a restaurant, and 42 apartments. Almost all the apartments will be restricted to households at 60 percent of AMI. The center will also provide 89 permanent full-time employment jobs with most to LMI individuals.
- \$1.7 million NMTC investment to assist in bringing a much-needed medical care facility to Chicago's South Side, which is home to some of the city's most impoverished neighborhoods. The area has not had an adult trauma care facility since a nearby hospital closed in 1991. The project will create 126 permanent positions, 82 of which are expected to be held by LMI individuals.
- \$100,000 donation to support the development of a land trust that will acquire, rehabilitate, and place foreclosed and/or blighted homes back on the market at affordable prices. The land trust will hold a 99-year lease on the land and codify restrictions on the sale of the homes to ensure the homes will remain affordable in perpetuity.

## SERVICE TEST

The bank's performance under the Service Test in Illinois is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA is good.

## Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Chicago MSA	100.0	61	100.0	4.9	14.8	23.0	57.4	10.1	24.0	30.8	34.9

The overall distribution of branches is good after considering branches in MUI geographies that are near to LMI geographies. The distribution is poor in low-income geographies and adequate in moderate-income geographies. The proportion of branches in low-income geographies was well below the proportion of the population in low-income geographies. The proportion of branches in moderate-income geographies was below the proportion of the population in moderate-income geographies. Examiners determined that 13 branches in MUI geographies provided additional access to retail banking services in LMI geographies. Of the 13 branches, two branches provided additional access to retail banking services in low-income geographies and the remaining 11 branches provided additional access to retail banking services in moderate-income geographies. Examiners considered the additional

accessibility of these branches which had a positive effect on the overall service delivery systems conclusion.

The bank had 255 bank-owned deposit taking ATMs with 11 (4.3 percent) located in low-income geographies and 35 (13.7 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at more than 1,700 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies was comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms, ADS had a positive effect on the overall service delivery systems conclusion.

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Chicago MSA	0	1	0	0	-1	0

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. The bank determined the branch was financially underperforming in deposits and teller volume.

Services, including where appropriate, business hours, are tailored to the convenience and needs of its assessment areas, particularly LMI geographies and/or individuals. Approximately 92 percent of the branches in LMI geographies were opened for Saturday banking compared with 63 percent of the branches in MUI geographies.

## Community Development Services

The bank provided a relatively high level of CD services.

During the evaluation period, 239 employees contributed 732 hours in providing 39 community development services primarily targeted to LMI individuals. These community development services benefitted 5,968 LMI individuals and families. In addition, 15 employees served on the boards or committees of 18 non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 94 employees contributed 173 hours during 11 sessions to teach 1,838 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- 25 employees contributed 95 hours toward providing 16 homebuyer education workshops or seminars that benefitted 486 LMI individuals.
- Eight employees contributed 264 hours to mentor eight junior and high school LMI students in schools located in the AA.

## State Rating

### State of Nevada

**CRA rating for the State of Nevada:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Excellent geographic distribution of loans.
- Excellent borrower distribution of loans.
- The bank is a leader in making CD loans.
- Excellent level of CD investments.
- Retail delivery systems are readily accessible to all portions of the AA and the bank provides an adequate level of CD services.

### Description of Institution's Operations in Nevada

CBNA has delineated one AA within the state of Nevada consisting of the Las Vegas-Henderson-Paradise MSA in its entirety (Las Vegas MSA). CBNA had \$1.3 billion in deposits and ranked 12<sup>th</sup> with 0.5 percent market share. The deposits represent 0.6 percent of the bank's adjusted deposits. The top three banks were Charles Schwab Bank (70 percent), Wells Fargo Bank (6.7 percent), and Bank of America (5.7 percent). Both Bank of America and Wells Fargo have substantially larger branch networks. CBNA operated nine branches and 24 ATMs within the AA representing 1.3 percent of total branches and 1 percent of the bank's ATMs.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Las Vegas MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	129,471	3.6	21.3	38.2	36.2	0.6
Farms by Geography	1,830	2.3	19.9	41.3	36.4	0.1
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA		\$59,993	Median Housing Value			\$169,213
			Families Below Poverty Level			11.9%
			Median Gross Rent			\$1,032
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics November 2019, the Las Vegas MSA was maintaining its job growth level over the U.S. average, but job growth has dipped below the West Region's (West) average. However, unlike many metro areas in the West, a near-comprehensive count of payrolls suggests that the Las Vegas MSA has fared better in 2019 than sample data indicates. The leisure/hospitality industry added positions at a solid pace, while other private services lagged. Job growth in professional/business services cooled after a strong run in 2018, while healthcare hiring was at its slowest rate in a decade. Construction continued to outperform. The jobless rate has held steady at 4.3 percent even as the labor force climbs. A tighter labor market pushed up average hourly earnings, but home prices barely moved. A rebound in residential building helped to mitigate supply constraints and tempered price pressures.

Tourism is a key driver of the local economy, but slower growth in national consumer spending next year will cause net hiring in leisure/hospitality to decelerate. Still, healthy tourism indicators coupled with new projects on the Las Vegas Strip will send job growth above the U.S. and West averages by mid-2020.

Healthcare's southern Nevada footprint will expand even as job growth returns to a more sustainable pace. New hospital expansions are being considered to meet growing demand as more baby boomers reach retirement age. Robust population growth, especially among those age 65 and older, will preserve above-average job gains.

After rising at one of the fastest paces among metro areas last year, home price appreciation recently dipped below the U.S. average. Inventory has improved, but a four-month supply of homes for sale is still well below the six-month supply in a balanced market. Many potential homebuyers were priced out



of the market last year as house prices rose twice as fast as incomes. An increase in construction of more affordable homes and multifamily units will support home sales over the near term. As housing starts trend higher, house price appreciation will continue to decelerate through 2022.

## Community Contacts

To understand the credit and community development needs in the area, two community based organizations including a social services agency and a non-profit housing counselor/affordable housing developer were contacted by another bank regulatory agency. CD needs identified within the AA include affordable housing, loan programs with closing costs assistance, and primary and behavioral health care in underserved communities.

## Scope of Evaluation in Nevada

The Las Vegas AA received a full-scope review.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEVADA

### LENDING TEST

The bank's performance under the Lending Test in Nevada is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas AA is excellent.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs considering the number and dollar amount of home mortgage, small business, and CD lending activities relative to the bank's capacity based on deposits, competition, and market presence.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Las Vegas MSA	14,280	9,624	25	23,929
BRSA-Nevada	0	0	17	17
Total	14,280	9,624	42	23,946

Dollar Volume of Loans (000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Las Vegas MSA	4,123,757	57,852	250,270	4,431,879
BRSA-Nevada	0	0	291,501	291,501
Total	4,123,757	57,852	541,771	4,723,380

CBNA ranked 12<sup>th</sup> in deposits within the AA with 0.5 percent market share. In small loans to businesses, CBNA ranked sixth with a 5.7 percent market share placing it in the top 4 percent of lenders. This is a very competitive market with 161 small business lenders. The other top lenders were American Express

(23.4 percent), JPMorgan Chase (18.4 percent), and Bank of America (13.7 percent). In overall HMDA lending, CBNA ranked 76<sup>th</sup> with 0.3 percent market share. This is a very competitive market with 560 home mortgage lenders compared to 46 depository institutions. The top HMDA lenders were Wells Fargo (6.9 percent), Quicken Loans (6.1 percent), and US Bank (4.5 percent)

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgages was excellent. The proportion of loans in LMI geographies exceeded the proportion of owner-occupied housing in those geographies and the aggregate distribution of loans. The low percentage of owner-occupied housing in low-income geographies and competition among lenders was considered in the evaluation.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was excellent. The proportion of loans in LMI geographies was near to the proportion of businesses in those geographies and exceeded the aggregate distribution of loans.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is excellent. The proportion of loans to low-income borrowers was weaker than the proportion of low-income families and significantly exceeded the aggregate distribution of loans. The proportion of loans to moderate-income borrowers exceeded the proportion of moderate-income families and the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was excellent. The proportion of loans to small businesses was near to the proportion of small businesses and significantly exceeded the aggregate distribution of loans.

### **Community Development Lending**

The bank is a leader in making CD loans.

CD lending had a significant impact on the overall Lending Test conclusion for the rating area.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume equaled 159.1 percent of allocated tier 1 capital.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the Las Vegas MSA and were also complex and/or flexible. Examples include:

- \$26 million construction loan and a \$3.5 million catalyst loan for 176 units of affordable housing in Clark County, NV that was awarded LIHTCs. Of the 176 units, 152 units are restricted to households with income levels at or below 60 percent of the AMI.
- \$13 million construction loan for 120 units of affordable housing in Clark County, NV that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to persons aged 55 or older with income levels at or below 60 percent of the AMI.

### **Product Innovation and Flexibility**

The bank uses innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 372 loans totaling \$73 million under its affordable mortgage products. The Lender Paid Assistance and NACA programs accounted for the large majority (82.3 percent) of the affordable mortgage products originated in the AA during the evaluation period.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in Nevada is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Las Vegas MSA is excellent.

The bank has an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Las Vegas AA	6	\$27,336	7	\$10,423	13	92.9	\$37,759	78.3	0	0
BSRA Nevada	0	\$0	1	\$10,454	1	7.1	\$10,454	21.7	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The combined prior and current period dollar volume represents 24 percent of allocated tier 1 capital. There are numerous investment opportunities in the Las Vegas MSA. The bank's investments and grants were very effective and responsive in meeting community credit needs, including access to community services. Investment activity included NMTCs, bonds, and grants and donations. In addition to investments made in its AA, the bank also made one current period investment totaling \$10.5 million in the BSRA consisting of the state of Nevada. This investment addressed the need of affordable housing.

Examples of the bank's qualified investments include:

- \$5 million investment in a NMTC fund to finance the construction of a newly established college preparatory institution to educate underserved at-risk youth in Clark County. The institution will serve over 400 high school students.
- \$5 million general obligation building bond for Clark County. The proceeds will be used to finance the acquisition, construction, improvement, and equipment of school facilities. Sixty four percent of students in the school district qualify for free or reduced lunch under the National School Lunch Program.
- \$150,000 donation to help establish a financial wellness center. The center serves vulnerable families with one or more risk factors including housing instability, underemployment or unemployment, and issues negatively impacting work performance. Counselors at the center work with participants to identify barriers to financial stability, develop action plans for increased financial health, and connect with community resources to achieve financial goals.
- \$50,000 donation to a local non-profit organization to help launch a pilot program to assist low-income residents at risk of eviction. Under the program, the residents receive personal financial assessments and one-on-one financial coaching and counseling to build financial stability and self-sufficiency.

## SERVICE TEST

The bank's performance under the Service Test in Nevada is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA is excellent.

## Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Las Vegas MSA	100.0	9	100.0	11.1	22.2	44.4	22.2	5.0	25.3	39.2	30.3

The overall distribution of branches is excellent. The distribution is excellent in low-income geographies and good in moderate-income geographies. The proportion of branches in low-income geographies exceeded the proportion of the population in low-income geographies. The proportion of branches in moderate-income geographies was near to the proportion of the population in moderate-income geographies. Examiners determined that two branches in MUI geographies provided additional access to retail banking services in moderate-income geographies, which had a positive effect on the overall service delivery systems conclusion.

The bank had 24 ATMs with two (8.3 percent) located in low-income geographies and four (16.7 percent) located in moderate-income geographies. In addition to bank-owned ATMs, customers can make cash withdrawals and balance inquiries at more than 450 ATMs without fees or surcharges. Digital banking platform usage by LMI households and customers in LMI geographies were comparable to usage by MUI households and customers in MUI geographies. Based on customer usage data for ATMs and other digital banking platforms during the evaluation period, ADS had a positive effect on the overall service delivery systems conclusion.

The bank did not open or close branches in the AA during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or individuals. Branch operating hours were consistent throughout the AA. In LMI geographies, all branches were opened on Saturdays while all except one branch in MUI geographies were opened on Saturday.

## Community Development Services

The bank provides an adequate level of CD services.

- Twenty seven CBNA employees contributed 21 hours in providing three financial education sessions primarily targeted to LMI individuals. These community development services benefitted 359 LMI individuals.

## State Rating

### Commonwealth of Puerto Rico Rating

**CRA rating for the Commonwealth of Puerto Rico:** Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Adequate geographic distribution of loans.
- Excellent borrower distribution of loans.
- The bank is a leader in making CD loans.
- Excellent level of CD investments.
- The bank provided a relatively high level of CD services.

### Description of Institution's Operations in Puerto Rico

CBNA has delineated one AA within Puerto Rico consisting of the San Juan-Bayamon-Caguas MSA (San Juan MSA) in its entirety. The bank operated one branch in the MSA. CBNA had \$21.3 billion of deposits in Puerto Rico with \$17.6 billion of these deposits being International Banking Entity (IBE) deposits. IBE deposits can only come from nonresidents of Puerto Rico and whose primary location is located outside of the commonwealth. Adjusting deposits for IBE results in AA deposits of \$3.7 billion representing 1.7 percent of adjusted deposits. CBNA ranked second in market share for deposits at 28.6 percent, when including IBE deposits. Primary competitors are Banco Popular de Puerto Rico (45.5 percent) and FirstBank (8.6 percent).

Table A – Demographic Information of the Assessment Area						
Assessment Area: San Juan MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	598	5.0	26.8	36.0	25.8	6.5
Population by Geography	2,263,582	3.8	26.5	40.4	29.0	0.2
Housing Units by Geography	983,154	3.9	26.3	39.3	30.0	0.4
Owner-Occupied Units by Geography	548,972	1.8	24.4	41.2	32.6	0.1
Occupied Rental Units by Geography	245,270	8.8	28.6	37.2	24.8	0.6
Vacant Units by Geography	188,912	3.9	28.8	36.9	29.5	1.0
Businesses by Geography	14,937	5.5	22.8	24.9	44.3	2.5
Farms by Geography	179	5.0	32.4	34.1	28.5	0.0
Family Distribution by Income Level	558,600	26.5	15.0	15.7	42.8	0.0
Household Distribution by Income Level	794,242	28.0	13.9	14.6	43.5	0.0
Median Family Income MSA - 41980 San Juan-Bayamon-Caguas, PR MSA		\$25,617	Median Housing Value			\$140,983
			Median Gross Rent			\$499
			Families Below Poverty Level			37.8%
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics September 2019, job growth in Puerto Rico has slowed to very low levels. Goods producers and professional services, which led the recovery from Hurricane Maria early on, have not added to payrolls. Retail is declining, but a second wind in healthcare and leisure/hospitality has compensated for retail's weakness. Average hourly earnings are rising faster than on the rest of the island.

Stimulus from disaster relief will cool this year but will pick up thereafter. Until now, disaster relief has largely taken the form of debris removal, private insurance payments, and Federal Emergency Management Agency (FEMA) Individual Assistance to those with uncovered losses. Nearly 70 percent of federal funds obligated to the MSA for debris removal has been disbursed. This has been good or logistics, which seems to be one of the few industries still benefiting from disaster relief this year.

Funding for debris removal will wind down, as will private insurance payouts and FEMA Individual Assistance. The Individual Assistance program has approved \$420 per capita in the MSA, the highest among Puerto Rico's three largest metro areas. Waning stimulus from private insurers and Individual Assistance has likely contributed to the cooldown in construction and private services hiring. Fortunately, this will be temporary. About \$1.5 billion in Community Development Block Grants will land in Puerto Rico, which will lead to a flurry of housing repairs and homebuilding. Further, only a quarter of FEMA Public Assistance funds, obligated to San Juan for the reconstruction of roads and bridges, as well as buildings and equipment, has been disbursed; the rest will come on-line over the medium term. The combination of these block grants and FEMA Public Assistance program outlays will ramp up into 2023 and is expected to deliver another boost to construction and certain private services.

Uncertainty over the creditability of the Act 154 foreign corporation excise tax will negatively impact the area the most. The metro area has the island's largest concentration of life sciences corporations, many of which have been claiming tax credits against Act 154 since 2011. An exodus of U.S.-based corporations is unlikely since they have incurred sunk costs in the MSA. However, it caps the upside potential to future big-ticket corporate investments in the area.

## Community Contacts

OCC and NY Federal Reserve Bank representatives met with several community organizations during the evaluation period. Following Hurricanes Maria and Irma in 2017, the island was severely impacted. Many residents were displaced, and services disrupted. There is a severe shortage of affordable housing, a need for disaster relief, and a need for job creation and economic revitalization.

## Scope of Evaluation in Puerto Rico

The San Juan AA received a full-scope review. CBNA does not offer retail services within Puerto Rico. The branch operated like a wholesale bank and management focused its efforts on CD lending, investments, and services. The volume of home mortgages was all buybacks/repurchases from government sponsored mortgage enterprises (GSE). These are HMDA reportable and were not considered in our evaluation of the Lending Test. Lending performance included small loans to businesses and CD lending.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PUERTO RICO

### LENDING TEST

The bank's performance under the Lending Test in Puerto Rico is rated High Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Juan AA is good.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
San Juan MSA	85	3,275	5	3,365

Dollar Volume of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
San Juan MSA	8,179	14,704	63,026	85,909



The FDIC deposit market share of 28.6 percent in the San Juan MSA is inflated for CBNA due to the IBE deposits housed in Puerto Rico. CBNA ranked third among 38 small business lenders with 11.2 percent market share. Banco Popular led the market with 46.8 percent followed by American Express with 20.5 percent. For CBNA, the average loan size was \$4,000 compared to \$83,000 for Banco Popular and \$14,000 for American Express.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

The home mortgage loans reported during the evaluation period consisted entirely of buybacks/repurchases from GSEs, are reportable under HMDA, and were not evaluated under the Lending Test. Table O presented in Appendix D is for informational purposes only.

#### ***Small Loans to Businesses***

Refer to Table Q in the commonwealth of Puerto Rico section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The proportion of loans in low-income geographies was significantly weaker than the proportion of businesses located in those geographies and below the aggregate distribution of loans. The portion of loans in moderate-income geographies was near to the percentage of businesses located in those geographies and exceeded the aggregate distribution of loans. Economic conditions resulting from the impact of two natural disasters (hurricanes) were considered in the evaluation.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among businesses of different sizes.

#### ***Home Mortgage Loans***

As noted earlier, the home mortgage loans reported during the evaluation period consisted entirely of buybacks/repurchases from GSEs, are reportable under HMDA, and were not evaluated under the Lending Test. The tables presented in appendix D are for informational purpose.

#### ***Small Loans to Businesses***

Refer to Table R in the commonwealth of Puerto Rico section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was excellent. The proportion of loans to small businesses exceeded the percentage of small businesses and the aggregate distribution of loans.

## Community Development Lending

The bank is a leader in making CD loans.

CD lending had a significantly positive impact on the overall Lending Test in Puerto Rico

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans. The dollar volume equaled 14 percent of allocated tier 1 capital.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the San Juan MSA and were also complex and/or flexible. One example includes:

- \$45.9 million construction loan for the development of 200 units of affordable housing in Caguas Municipio, PR that was awarded LIHTCs and is covered by a Section 8 HAP contract. All units are restricted to seniors with income levels at or below 60 percent of the AMI.

## INVESTMENT TEST

The bank's performance under the Investment Test in Puerto Rico is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Juan AA is excellent.

The bank has an excellent level of qualified CD investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank makes extensive use of innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
San Juan AA	6	\$65,690	6	\$653	12	85.7	\$66,343	99.5	0	0
BSRA- Puerto Rico	0	\$0	2	\$300	2	14.3	\$300	0.5	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The combined prior and current period dollar volume represents 14.7 percent of allocated tier 1 capital. The bank's investments and grants were effective and responsive in meeting community credit needs, including affordable housing and community revitalization and stabilization. While current period investment activity consists of donations, it is noted that the substantial majority of the bank's prior

period investment activity occurred in late 2016 and consisted of complex investments that still have a very significant impact in the AA. In addition to investments made in the AA, the bank made two current period investments totaling \$300,000 in the BSRA consisting of the commonwealth of Puerto Rico which addressed hurricane disaster relief.

Examples of the institution's qualified investments include:

- \$150,000 donation to an area foundation to assist three HUD-approved housing counseling organizations serving LMI residents of Puerto Rico. The organizations provided homeownership, rental, and financial capability counseling along with foreclosure prevention classes.
- \$252,500 donation to a community land trust. The land trust provides for permanent and secure housing for LMI residents living in informal settlements in San Juan, secures land tenure for eligible LMI families, and supported the establishment of a strategy to effectively manage these properties.

## **SERVICE TEST**

The bank's performance under the Service Test in Puerto Rico is rated High Satisfactory

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the San Juan MSA is good.

### **Retail Banking Services**

The branch does not provide retail banking services and operates more like a wholesale banking office. Examiners gave primary consideration to the bank's CD services because the bank's business model is consistent with the provision of CD services.

### **Community Development Services**

The bank provided a relatively high level of CD services, given performance context consideration.

During the evaluation period, 15 employees contributed 22 hours in providing three community development services primarily targeted to LMI individuals. These community development services benefitted 213 LMI individuals. The employees taught the children about the importance of saving money through the Teach Children to Save campaign. Additionally, one employee served on the board of a non-profit organization that provides community services within a public housing project in the AA.

## State Rating

### State of South Dakota

**CRA rating for the State of South Dakota:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA credit needs.
- Excellent geographic distribution of loans.
- Good borrower distribution of loans.
- The bank is a leader in making CD loans.
- Excellent level of CD investments.
- Retail delivery systems are reasonably accessible to all portions of the AA and the bank is a leader in providing CD services.

### Description of Institution's Operations in South Dakota

CBNA has delineated one AA within the state of South Dakota consisting of the Sioux Falls MSA in its entirety. Sioux Falls is also the location of the bank's main office. Nearly all the deposits are non-branch/"main office" deposits. Main office deposits do not reflect traditional retail customer relationships, rather they are wholesale funds. The main office deposits do not reflect where any of CBNA's customers are located, where they work, or where they conduct business. The adjusted deposits of the Sioux Falls AA are \$18 million. Wells Fargo, whose main office is also located in Sioux Falls, had a market share of 53 percent, and operated 13 branches. Other banks within the state were MetaBank and First Premier. CBNA operates one branch within the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Sioux Falls MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	57	0.0	29.8	49.1	21.1	0.0
Population by Geography	242,731	0.0	27.8	50.7	21.5	0.0
Housing Units by Geography	100,015	0.0	30.6	48.9	20.5	0.0
Owner-Occupied Units by Geography	63,268	0.0	20.0	55.3	24.8	0.0
Occupied Rental Units by Geography	30,682	0.0	51.0	36.5	12.5	0.0
Vacant Units by Geography	6,065	0.0	38.6	45.7	15.7	0.0
Businesses by Geography	23,421	0.0	35.0	39.8	25.2	0.0
Farms by Geography	1,405	0.0	7.1	72.1	20.8	0.0
Family Distribution by Income Level	61,621	19.0	18.1	24.4	38.5	0.0
Household Distribution by Income Level	93,950	22.0	18.1	18.9	41.0	0.0
Median Family Income MSA - 43620 Sioux Falls, SD MSA		\$72,948	Median Housing Value			\$157,049
			Families Below Poverty Level			7.1%
			Median Gross Rent			\$720
Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to Moody's Analytics October 2019, Sioux Falls job growth is outpacing that of both the state and the nation, driven by rapid hiring in healthcare. Gains are broad-based, with most industries adding to headcounts. The impressive pace of hiring has allowed the labor market to absorb numerous new entrants, keeping the unemployment rate low at 2.6 percent. Low unemployment is in turn spurring above-average wage growth. Major employers in the area include Sanford Health, Avera Health, Smithfield Foods (formerly John Morrell & Co.), Hy-Vee Inc., and Wells Fargo. Population additions and a healthy labor market have pushed up housing demand, and prices are rising faster than they are nationally.

Healthy demographics will be the key factor extending the MSA's expansion. Population growth in 2018 ranked in the top 30 of metro areas nationally, and labor force gains over the last year up to October 2019 have been faster than in all but six metro areas. Rapid population growth will also provide a strong source of healthcare demand. Healthcare is closely linked to population. The proportion of residents age 65 and older, the largest users of healthcare, is lower than it is nationally but is growing more quickly. Due to a low state and local tax burden, seniors can stretch their fixed incomes further, providing an incentive to relocate to the Sioux Falls MSA. This will allow rapid gains in the 65-plus cohort to continue. Healthcare is already the top-performing industry in the MSA, with net hiring over the last year faster than in any other Midwest metro area.

Contractors will benefit from both the growing population and the expansion in healthcare. Hospitals will provide a significant source of demand for construction companies into next year. On the residential side, population growth will continue to push up housing demand. As of October 2019, housing permit issuance has been subdued. However, the residential vacancy rate remains about 2 percentage points lower than the national average. New-home construction will have to pick up to keep the housing market

adequately supplied. Home price appreciation is rapid, which will encourage builders to enter the market. Growing demand combined with the currently constrained supply will allow homebuilders to keep pace with nonresidential construction.

## Community Contacts

To understand the credit and community development needs in the area, two community-based organizations were contacted by another bank regulatory agency. The organizations included a local economic development agency and the local farm service agency. The representatives stated the need for affordable housing, credit and resources for small businesses, financial education, and job creation for LMI individuals.

## Scope of Evaluation in South Dakota

The Sioux Falls MSA received a full-scope review. There are no low-income geographies in the AA. Conclusions for the geographic distribution of loans was based on performance in the moderate-income geographies.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH DAKOTA

### LENDING TEST

The bank's performance under the Lending Test in South Dakota is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Sioux Falls MSA is excellent.

### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Sioux Falls	140	678	2	820
BRSA-State of South Dakota	0	0	1	1

Dollar Volume of Loans (000s)				
Assessment Area	Home Mortgage	Small Business	Community Development	Total
Sioux Falls	28,050	4,200	11,529	43,779
BRSA-South Dakota	0	0	1,035	1,035

The FDIC deposit market share in the Sioux Falls MSA is inflated for CBNA due to the "main office" deposits housed in the one branch. In small loans to businesses, CBNA ranked tenth with 3.4 percent market share. There is strong competition in the area with 73 lenders compared to 41 depository

institutions. The top lenders in the market were The First National Bank in Sioux Falls (13.1 percent), JPMorgan Chase (11.9 percent), and American Express (9 percent). In overall HMDA lending, CBNA ranked 53<sup>rd</sup> with 0.17 percent market share. The AA is a highly competitive market with 212 home lenders. The top lenders in the market were Plains Commerce Bank (12.3 percent), Wells Fargo Bank (8 percent), and Citizens Bank (7 percent).

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of South Dakota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was excellent. The proportion of loans in moderate-income geographies significantly exceeded the proportion of owner-occupied housing in the AA and the aggregate distribution of loans.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of South Dakota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was excellent. The proportion of small loans to businesses in moderate-income geographies was comparable to the percentage of businesses located in those geographies and the aggregate distribution of loans.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in all full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in any of the areas they reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a good distribution of loans among individuals of different income levels and businesses of different sizes.

#### ***Home Mortgage Loans***

Refer to Table P in the state of South Dakota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans was excellent. The proportion of loans to LMI borrowers exceeded the proportion of LMI families within the AA and significantly exceeded the aggregate distribution of loans.

### ***Small Loans to Businesses***

Refer to Table R in the state of South Dakota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses was good. The proportion of loans to small businesses was near to the percentage of small businesses and significantly exceeded the aggregate distribution of loans.

### **Community Development Lending**

The bank is a leader in making CD loans.

CD lending had a significantly positive impact on the overall Lending Test rating in South Dakota.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The bank took a leadership role in originating CD loans that were responsive to the identified needs of the Sioux Falls MSA and were also complex and flexible. One example includes:

- \$9.7 million to finance the renovation of 144-units of multifamily affordable housing consisting of two apartment complexes Minnehaha County, SD that was awarded LIHTC and is covered by a Section 8 HAP contract. All units are restricted to households with income levels at or below 60 percent of the AMI.

### **Product Innovation and Flexibility**

The bank makes extensive use of innovative and/or flexible lending practices to serve AA credit needs. CBNA originated 11 loans totaling \$1.5 million under its affordable mortgage products programs. The large majority (81.8 percent) were through the Lender Paid Assistance program.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in South Dakota is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Sioux Falls AA is excellent.

The bank has an excellent level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits excellent responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.



Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
<b>Full Review:</b>										
Sioux Falls AA	2	\$7,428	11	\$1,157	13	72.2	\$8,585	97.0	0	0
BSRA South Dakota	0	\$0	5	\$265	5	27.8	\$265	3.00	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

In addition to investments made in its assessment areas, the bank also made five donations totaling \$265,000 in the broader statewide and regional area consisting of the state of South Dakota.

The combined prior and current period dollar volume represents more than four times the allocated tier 1 capital. The bank's investments targeted affordable housing and community services. Investment activity consists of an affordable housing bond and grants and donations.

In addition to the investments made in the bank's AA, five additional donations were made in the BSRA in the state of South Dakota that targeted community services among tribal communities.

Examples of the bank's qualified investments include:

- \$450,000 donation to support a workforce development and education program that connected over 250 unskilled and unemployed youth in the Sioux Falls MSA.
- \$65,000 donation to a non-profit affordable housing organization to help them diversify program offerings to serve more LMI families. The organization provides financial education and helps individuals and families prepare for homeownership.

## SERVICE TEST

The bank's performance under the Service Test in South Dakota is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Sioux Falls MSA is good.

## Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Sioux Falls MSA	100.0	1	100.0	0.0	0.0	0.0	100.0	0.0	27.8	50.7	21.5

The overall distribution of branches is good, considering performance context. Citibank has only one branch in the AA. In September 2019 (last three months of the evaluation period), the bank relocated its corporate office, which included the branch, from a moderate-income geography to a new corporate office campus located in an upper-income geography. There was no option for the branch to remain in its former location. For most of the evaluation period, this branch was accessible to individuals and businesses throughout the AA. After the relocation, the branch was not adjacent to or within walking distance of any moderate-income geographies.

The bank did not open or close any branches in the AA during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences the various portions of its AA, particularly LMI geographies and/or individuals. The branch is only open for weekday banking.

## Community Development Services

The bank is a leader in providing CD services.

During the evaluation period, 120 employees contributed 422 hours in providing 20 community development services primarily targeted to LMI individuals. These community development services benefitted 1,393 LMI individuals and families. In addition, seven employees served on the boards or committees of four non-profit organizations in the AA. Employees primarily provided financial literacy, mentoring, and technical assistance. Examples include:

- 90 employees contributed 75 hours to teach 809 elementary school children from LMI families about the importance of saving money through the Teach Children to Save campaign.
- 25 employees contributed 130 hours to provide financial education to 432 students from LMI families. Training was held through 16 sessions at Junior Achievement.

## Appendix A: Scope of Examination

The following table identifies the time-period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2017 to 12/31/2019	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Citi Mortgage, Inc. Citicorp USA, Inc. (CUSA)	Subsidiary Subsidiary	Home Mortgage Loans CD Loans and Investments
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSAs</b>		
NY CSA	Full-scope	NJ: Bergen, Hudson, Passaic Counties NY: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, and Westchester Counties CT: Fairfield County
DC-MD-VA MMSA	Full-scope	DC: DC in its entirety MD: Montgomery and Prince George’s Counties VA: Arlington and Fairfax Counties, Alexandria City, Fairfax City, and Falls Church City
<b>States</b>		
<b>California</b>		
Los Angeles CSA	Full-scope	Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties
San Jose-San Francisco CSA	Full-scope	San Francisco, San Mateo, Alameda, Contra Costa, Marin, Santa Clara, Merced, Stanislaus, Napa, Santa Cruz, Sonoma, and San Joaquin Counties.
Bakersfield MSA	Limited-scope	Kern County
Fresno CSA	Limited-scope	Fresno County
Sacramento MSA	Limited-scope	Sacramento County
San Diego MSA	Limited-scope	San Diego County
<b>Florida</b>		
Miami MSA	Full-Scope	Miami-Dade, Broward, and Palm Beach Counties
Jacksonville AA	Limited-scope	Duval County only
<b>Illinois</b>		
Chicago MSA	Full-scope	Cook, DuPage, McHenry, Will, Lake, and Kane Counties
<b>Nevada</b>		
Las Vegas MSA	Full-scope	Clark County
<b>Puerto Rico</b>		
San Juan	Full-scope	Aguas Buenas Municipio, Aibonito Municipio, Barceloneta Municipio, Barranquitas Municipio, Bayamón Municipio, Caguas Municipio, Canóvanas Municipio, Carolina Municipio, Cataño Municipio, Cayey Municipio, Ceiba Municipio, Ciales Municipio, Cidra Municipio, Comerío

		Municipio, Corozal Municipio, Dorado Municipio, Fajardo Municipio, Florida Municipio, Guaynabo Municipio, Gurabo Municipio, Humacao Municipio, Juncos Municipio, Las Piedras Municipio, Loíza Municipio, Luquillo Municipio, Manatí Municipio, Maunabo Municipio, Morovis Municipio, Naguabo Municipio, Naranjito Municipio, Orocovis Municipio, Río Grande Municipio, San Juan Municipio, San Lorenzo Municipio, Toa Alta Municipio, Toa Baja Municipio, Trujillo Alto Municipio, Vega Alta Municipio, Vega Baja Municipio, Yabucoa Municipio
<b>South Dakota</b>		
Sioux Falls MSA	Full-scope	Lincoln, McCook, Minnehaha, and Turner Counties

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS CITIBANK, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Citibank, N.A.	Outstanding	Outstanding	High Satisfactory	Outstanding
MMSA or State:				
NY MMSA	Outstanding	Outstanding	High Satisfactory	Outstanding
DC-MD-VA MMSA	Outstanding	Outstanding	Outstanding	Outstanding
California	Outstanding	Outstanding	Outstanding	Outstanding
Florida	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	Outstanding	High Satisfactory	Outstanding
Nevada	Outstanding	Outstanding	Outstanding	Outstanding
Puerto Rico	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
South Dakota	Outstanding	Outstanding	High Satisfactory	Outstanding

\* The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.



**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography****2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
New York CSA	45,778	21,752,496	100.0	293,576	3.0	4.0	4.2	13.5	17.0	14.0	35.9	29.8	34.2	47.5	49.2	47.5	0.1	0.1	0.1
<b>Total</b>	<b>45,778</b>	<b>21,752,496</b>	<b>100.0</b>	<b>293,576</b>	<b>3.0</b>	<b>4.0</b>	<b>4.2</b>	<b>13.5</b>	<b>17.0</b>	<b>14.0</b>	<b>35.9</b>	<b>29.8</b>	<b>34.2</b>	<b>47.5</b>	<b>49.2</b>	<b>47.5</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower****2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
New York CSA	45,778	21,752,496	100.0	293,576	27.3	3.3	3.4	15.8	11.4	11.4	16.9	15.3	18.9	40.1	51.5	50.7	0.0	18.5	15.6
<b>Total</b>	<b>45,778</b>	<b>21,752,496</b>	<b>100.0</b>	<b>293,576</b>	<b>27.3</b>	<b>3.3</b>	<b>3.4</b>	<b>15.8</b>	<b>11.4</b>	<b>11.4</b>	<b>16.9</b>	<b>15.3</b>	<b>18.9</b>	<b>40.1</b>	<b>51.5</b>	<b>50.7</b>	<b>0.0</b>	<b>18.5</b>	<b>15.6</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2017-19**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
New York CSA	97,316	896,634	100.0	576,810	7.1	8.4	7.2	16.8	20.5	16.6	28.3	31.2	28.0	46.4	39.3	46.9	1.3	0.6	1.3
<b>Total</b>	<b>97,316</b>	<b>896,634</b>	<b>100.0</b>	<b>576,810</b>	<b>7.1</b>	<b>8.4</b>	<b>7.2</b>	<b>16.8</b>	<b>20.5</b>	<b>16.6</b>	<b>28.3</b>	<b>31.2</b>	<b>28.0</b>	<b>46.4</b>	<b>39.3</b>	<b>46.9</b>	<b>1.3</b>	<b>0.6</b>	<b>1.3</b>

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2017-19**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
New York CSA	97,316	896,634	100.0	576,810	88.0	82.2	44.4	5.7	11.8	6.3	6.0
<b>Total</b>	<b>97,316</b>	<b>896,634</b>	<b>100.0</b>	<b>576,810</b>	<b>88.0</b>	<b>82.2</b>	<b>44.4</b>	<b>5.7</b>	<b>11.8</b>	<b>6.3</b>	<b>6.0</b>

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
DC MSA	6,378	3,078,460	100.0	161,865	4.7	7.3	5.7	15.8	18.6	15.4	34.7	28.7	35.0	44.7	44.8	43.6	0.2	0.6	0.3
<b>Total</b>	<b>6,378</b>	<b>3,078,460</b>	<b>100.0</b>	<b>161,865</b>	<b>4.7</b>	<b>7.3</b>	<b>5.7</b>	<b>15.8</b>	<b>18.6</b>	<b>15.4</b>	<b>34.7</b>	<b>28.7</b>	<b>35.0</b>	<b>44.7</b>	<b>44.8</b>	<b>43.6</b>	<b>0.2</b>	<b>0.6</b>	<b>0.3</b>
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
DC MSA	6,378	3,078,460	100.0	161,865	22.9	9.9	6.3	16.1	19.2	16.8	19.2	13.4	21.2	41.9	41.4	38.4	0.0	16.1	17.3
<b>Total</b>	<b>6,378</b>	<b>3,078,460</b>	<b>100.0</b>	<b>161,865</b>	<b>22.9</b>	<b>9.9</b>	<b>6.3</b>	<b>16.1</b>	<b>19.2</b>	<b>16.8</b>	<b>19.2</b>	<b>13.4</b>	<b>21.2</b>	<b>41.9</b>	<b>41.4</b>	<b>38.4</b>	<b>0.0</b>	<b>16.1</b>	<b>17.3</b>
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
DC MSA	22,054	174,470	100.0	111,484	5.2	5.5	4.7	16.9	19.1	16.8	33.6	33.6	33.3	43.6	41.3	44.7	0.7	0.4	0.5
Total	22,054	174,470	100.0	111,484	5.2	5.5	4.7	16.9	19.1	16.8	33.6	33.6	33.3	43.6	41.3	44.7	0.7	0.4	0.5
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
DC MSA	22,054	174,470	100.0	111,484	86.7	82.2	49.7	5.2	11.4	8.1	6.4
Total	22,054	174,470	100.0	111,484	86.7	82.2	49.7	5.2	11.4	8.1	6.4
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Bakersfield MSA	551	79,408	0.9	27,175	5.6	4.7	3.7	15.8	22.7	11.0	32.3	27.9	29.3	46.2	44.5	55.4	0.1	0.2	0.5
Fresno-Hanford CSA	1,031	237,597	1.8	32,204	3.0	3.0	2.2	23.2	29.2	17.6	22.8	21.0	21.1	51.0	46.8	59.1	0.0	0.0	0.0
Los Angeles CSA	32,352	15,363,767	55.1	616,841	2.6	3.9	2.4	18.6	26.4	17.4	30.8	24.9	31.0	47.9	44.7	48.9	0.1	0.2	0.3
Sacramento MSA	1,990	648,956	3.4	96,423	5.2	8.0	6.2	19.9	31.5	18.4	35.4	30.7	33.5	39.4	29.8	41.8	0.0	0.0	0.1
San Diego MSA	2,913	1,756,604	5.0	132,961	2.8	4.7	2.9	15.1	20.3	14.9	35.5	26.9	34.8	46.6	48.2	47.5	0.0	0.0	0.0
San Jose-San Francisco CSA	19,905	13,819,106	33.9	332,153	3.8	5.6	4.1	16.9	19.9	17.1	37.4	32.0	37.3	41.8	42.3	41.4	0.1	0.2	0.1
<b>Total</b>	<b>58,742</b>	<b>31,905,437</b>	<b>100.0</b>	<b>1,237,757</b>	<b>3.2</b>	<b>4.6</b>	<b>3.2</b>	<b>17.9</b>	<b>24.1</b>	<b>17.0</b>	<b>33.2</b>	<b>27.5</b>	<b>33.0</b>	<b>45.6</b>	<b>43.6</b>	<b>46.6</b>	<b>0.1</b>	<b>0.2</b>	<b>0.2</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2017-19**

	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bakersfield MSA	551	79,408	1.3	27,175	24.8	6.2	2.4	16.4	19.2	9.8	16.1	15.8	18.9	42.7	33.4	44.6	0.0	25.4	24.3
Fresno-Hanford CSA	1,031	237,597	1.8	32,204	25.0	4.7	2.5	16.1	11.9	7.9	16.5	13.8	18.2	42.5	42.1	49.5	0.0	27.5	21.9
Los Angeles CSA	32,352	15,363,767	55.1	616,841	23.9	4.1	2.3	16.5	13.8	7.1	17.6	14.0	16.7	42.0	50.0	55.0	0.0	18.0	19.0
Sacramento MSA	1,990	648,956	3.4	96,423	24.4	8.9	3.5	16.4	22.0	13.7	18.5	15.7	22.2	40.6	28.4	43.4	0.0	24.9	17.2
San Diego MSA	2,913	1,756,604	5.0	132,961	23.6	4.6	2.2	16.9	14.1	7.2	17.8	11.8	17.7	41.7	48.6	53.3	0.0	20.8	19.6
San Jose-San Francisco CSA	19,905	13,819,106	33.9	332,153	23.8	4.9	3.3	16.2	13.1	9.8	18.3	14.3	19.0	41.7	55.9	55.3	0.0	11.8	12.6
<b>Total</b>	<b>58,742</b>	<b>31,905,437</b>	<b>100.0</b>	<b>1,237,757</b>	<b>24.0</b>	<b>4.6</b>	<b>2.7</b>	<b>16.4</b>	<b>13.9</b>	<b>8.4</b>	<b>17.8</b>	<b>14.1</b>	<b>17.9</b>	<b>41.8</b>	<b>50.9</b>	<b>53.6</b>	<b>0.0</b>	<b>16.5</b>	<b>17.4</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%



**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2017-19**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bakersfield MSA	6,256	32,253	1.8	15,184	5.7	5.2	4.5	19.9	20.1	17.5	27.5	29.4	24.6	46.1	44.8	52.7	0.7	0.5	0.7
Fresno-Hanford CSA	7,349	51,929	2.1	19,951	6.1	5.2	4.5	27.8	25.1	23.7	21.2	24.5	22.8	43.7	44.9	48.1	1.2	0.3	0.9
Los Angeles CSA	206,264	1,286,884	59.5	634,259	4.7	4.8	4.7	19.9	23.8	20.1	27.2	29.7	27.4	46.6	41.2	46.5	1.5	0.5	1.3
Sacramento MSA	14,850	82,423	4.3	47,780	9.5	7.0	8.1	21.9	21.8	21.3	31.3	31.9	29.9	35.1	38.9	39.4	2.2	0.4	1.2
San Diego MSA	35,149	236,930	10.1	105,095	5.5	5.5	4.9	14.9	17.3	14.1	34.9	34.7	34.5	44.5	42.5	46.4	0.2	0.1	0.1
San Jose-San Francisco CSA	76,968	520,614	22.2	279,057	8.2	7.3	7.7	18.6	20.0	18.8	33.0	36.1	34.2	39.6	36.4	38.9	0.5	0.2	0.4
<b>Total</b>	<b>346,836</b>	<b>2,211,033</b>	<b>100.0</b>	<b>1,101,326</b>	<b>6.0</b>	<b>5.6</b>	<b>5.6</b>	<b>19.3</b>	<b>22.2</b>	<b>19.3</b>	<b>29.6</b>	<b>31.6</b>	<b>29.8</b>	<b>43.9</b>	<b>40.3</b>	<b>44.3</b>	<b>1.1</b>	<b>0.4</b>	<b>0.9</b>

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2017-19**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Bakersfield MSA	6,256	32,253	1.8	15,184	85.7	83.0	42.7	4.4	7.0	9.9	9.9
Fresno-Hanford CSA	7,349	51,929	2.1	19,951	85.0	82.2	42.1	4.9	9.4	10.0	8.4
Los Angeles CSA	206,264	1,286,884	59.5	634,259	88.6	83.5	50.4	4.8	8.5	6.6	8.0
Sacramento MSA	14,850	82,423	4.3	47,780	87.2	83.0	50.2	4.1	7.5	8.7	9.5
San Diego MSA	35,149	236,930	10.1	105,095	88.8	83.4	49.2	4.5	8.4	6.7	8.2
San Jose-San Francisco CSA	76,968	520,614	22.2	279,057	87.2	80.1	51.3	5.2	8.6	7.6	11.3
<b>Total</b>	<b>346,836</b>	<b>2,211,033</b>	<b>100.0</b>	<b>1,101,326</b>	<b>88.1</b>	<b>82.7</b>	<b>50.2</b>	<b>4.8</b>	<b>8.5</b>	<b>7.1</b>	<b>8.8</b>

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Jacksonville AA	545	88,669	6.7	34,755	5.8	2.9	2.7	23.6	30.3	20.6	39.8	36.3	41.2	30.8	30.5	35.5	0.0	0.0	0.0
Miami MSA	7,595	2,633,961	93.3	168,916	2.6	3.1	2.2	23.2	27.8	20.7	32.9	25.5	33.5	41.2	43.2	43.3	0.2	0.4	0.3
Total	8,140	2,722,630	100.0	203,671	3.0	3.1	2.3	23.2	28.0	20.7	33.8	26.2	34.8	39.8	42.3	42.0	0.1	0.4	0.3
Source: 2015 ACS Census; 01/01/2017 — 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-19
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Jacksonville AA	545	88,669	6.7	34,755	25.1	9.5	7.1	18.1	14.1	19.8	19.7	15.0	21.5	37.2	23.9	30.6	0.0	37.4	21.0
Miami MSA	7,595	2,633,961	93.3	168,916	23.1	4.2	3.0	17.0	13.2	10.3	17.7	13.1	18.8	42.2	45.3	50.7	0.0	24.1	17.1
Total	8,140	2,722,630	100.0	203,671	23.4	4.6	3.7	17.1	13.3	12.0	18.0	13.3	19.2	41.5	43.9	47.3	0.0	25.0	17.8
Source: 2015 ACS Census; 01/01/2017 — 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Jacksonville AA	5,328	28,437	8.2	22,545	6.3	5.6	6.6	25.2	28.6	24.2	33.5	35.0	32.7	35.1	30.9	36.5	0.0	0.0	0.0
Miami MSA	59,351	373,261	91.8	281,179	4.2	3.7	4.5	21.9	23.2	22.2	28.3	28.5	27.2	44.4	43.8	44.9	1.2	0.8	1.2
Total	64,679	401,698	100.0	303,724	4.4	3.9	4.6	22.3	23.6	22.4	28.8	29.0	27.6	43.5	42.7	44.3	1.1	0.7	1.1
Source: 2019 D&B Data; 01/01/2017 — 12/31/2019 Bank Data; 2019 CRA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues										2017-19	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Jacksonville AA	5,328	28,437	8.2	22,545	88.2	85.4	44.4	4.0	11.1	7.8	3.6
Miami MSA	59,351	373,261	91.8	281,179	92.0	83.3	48.2	3.3	11.2	4.7	5.5
Total	64,679	401,698	100.0	303,724	91.6	83.5	48.0	3.4	11.2	5.0	5.4
Source: 2019 D&B Data; 01/01/2017 — 12/31/2019 Bank Data; 2019 CRA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%											

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography <span style="float: right;">2017-19</span>																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Chicago MSA	14,280	4,123,757	100.0	283,639	4.5	5.9	3.4	18.0	21.6	14.3	34.4	29.0	32.7	43.0	43.2	49.5	0.1	0.3	0.1
<b>Total</b>	<b>14,280</b>	<b>4,123,757</b>	<b>100.0</b>	<b>283,639</b>	<b>4.5</b>	<b>5.9</b>	<b>3.4</b>	<b>18.0</b>	<b>21.6</b>	<b>14.3</b>	<b>34.4</b>	<b>29.0</b>	<b>32.7</b>	<b>43.0</b>	<b>43.2</b>	<b>49.5</b>	<b>0.1</b>	<b>0.3</b>	<b>0.1</b>
Source: 2015 ACS Census; 01/01/2017 — 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower <span style="float: right;">2017-19</span>																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Chicago MSA	14,280	4,123,757	100.0	283,639	23.5	8.7	5.5	16.3	17.8	16.3	18.5	15.4	20.8	41.7	36.5	42.1	0.0	21.7	15.3
<b>Total</b>	<b>14,280</b>	<b>4,123,757</b>	<b>100.0</b>	<b>283,639</b>	<b>23.5</b>	<b>8.7</b>	<b>5.5</b>	<b>16.3</b>	<b>17.8</b>	<b>16.3</b>	<b>18.5</b>	<b>15.4</b>	<b>20.8</b>	<b>41.7</b>	<b>36.5</b>	<b>42.1</b>	<b>0.0</b>	<b>21.7</b>	<b>15.3</b>
Source: 2015 ACS Census; 01/01/2017 — 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, “—” data not available to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Chicago MSA	54,558	416,117	100.0	232,089	4.9	4.9	4.0	15.4	17.9	16.0	29.0	32.3	31.1	50.2	44.7	48.7	0.5	0.2	0.2
Total	54,558	416,117	100.0	232,089	4.9	4.9	4.0	15.4	17.9	16.0	29.0	32.3	31.1	50.2	44.7	48.7	0.5	0.2	0.2
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Chicago MSA	54,558	416,117	100.0	232,089	83.8	82.5	48.3	6.7	11.0	9.5	6.6
Total	54,558	416,117	100.0	232,089	83.8	82.5	48.3	6.7	11.0	9.5	6.6
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Las Vegas MSA	2,069	589,231	100.0	110,807	1.9	2.3	1.4	16.9	21.2	12.7	41.7	40.8	42.0	39.5	35.7	43.9	0.0	0.0	0.0
Total	2,069	589,231	100.0	110,807	1.9	2.3	1.4	16.9	21.2	12.7	41.7	40.8	42.0	39.5	35.7	43.9	0.0	0.0	0.0
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2017-19		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Las Vegas MSA	2,069	589,231	100.0	110,807	20.7	7.6	4.1	18.4	20.8	14.8	20.5	16.7	21.1	40.5	29.6	37.7	0.0	25.3	22.4
Total	2,069	589,231	100.0	110,807	20.7	7.6	4.1	18.4	20.8	14.8	20.5	16.7	21.1	40.5	29.6	37.7	0.0	25.3	22.4
Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Las Vegas MSA	9,624	57,852	100.0	51,646	3.6	3.4	3.1	21.3	20.9	18.3	38.2	37.6	37.6	36.2	37.8	40.8	0.6	0.2	0.3
Total	9,624	57,852	100.0	51,646	3.6	3.4	3.1	21.3	20.9	18.3	38.2	37.6	37.6	36.2	37.8	40.8	0.6	0.2	0.3
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Las Vegas MSA	9,624	57,852	100.0	51,646	86.6	78.3	47.1	4.6	12.5	8.8	9.2
Total	9,624	57,852	100.0	51,646	86.6	78.3	47.1	4.6	12.5	8.8	9.2
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
San Juan MSA	85	8,179	100.0	14,609	1.8	4.7	1.5	24.4	17.6	15.3	41.2	29.4	36.6	32.6	45.9	46.0	0.1	2.4	0.4
<b>Total</b>	<b>85</b>	<b>8,179</b>	<b>100.0</b>	<b>14,609</b>	<b>1.8</b>	<b>4.7</b>	<b>1.5</b>	<b>24.4</b>	<b>17.6</b>	<b>15.3</b>	<b>41.2</b>	<b>29.4</b>	<b>36.6</b>	<b>32.6</b>	<b>45.9</b>	<b>46.0</b>	<b>0.1</b>	<b>2.4</b>	<b>0.4</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-19
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
San Juan MSA	85	8,179	100.0	14,609	26.5	--	1.0	15.0	1.9	6.7	15.7	1.9	13.1	42.8	28.8	49.0	0.0	80.0	30.3
<b>Total</b>	<b>85</b>	<b>8,179</b>	<b>100.0</b>	<b>14,609</b>	<b>26.5</b>	<b>--</b>	<b>1.0</b>	<b>15.0</b>	<b>1.9</b>	<b>6.7</b>	<b>15.7</b>	<b>1.9</b>	<b>13.1</b>	<b>42.8</b>	<b>28.8</b>	<b>49.0</b>	<b>0.0</b>	<b>80.0</b>	<b>30.3</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%



Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
San Juan MSA	3,275	14,704	100.0	12,793	5.5	2.6	3.7	22.8	20.0	18.0	24.9	33.3	26.3	44.3	43.4	51.2	2.5	0.6	0.9	
Total	3,275	14,704	100.0	12,793	5.5	2.6	3.7	22.8	20.0	18.0	24.9	33.3	26.3	44.3	43.4	51.2	2.5	0.6	0.9	
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																				

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
San Juan MSA	3,275	14,704	100.0	12,793	67.2	82.7	57.1	18.0	9.4	14.8	7.8
Total	3,275	14,704	100.0	12,793	67.2	82.7	57.1	18.0	9.4	14.8	7.8
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Sioux Falls MSA	140	28,050	100.0	13,196	0.0	0.0	0.0	20.0	27.1	14.7	55.3	57.9	52.2	24.8	15.0	33.1	0.0	0.0	0.0
<b>Total</b>	<b>140</b>	<b>28,050</b>	<b>100.0</b>	<b>13,196</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>20.0</b>	<b>27.1</b>	<b>14.7</b>	<b>55.3</b>	<b>57.9</b>	<b>52.2</b>	<b>24.8</b>	<b>15.0</b>	<b>33.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Sioux Falls MSA	140	28,050	100.0	13,196	19.0	21.4	10.3	18.1	25.0	22.5	24.4	7.9	23.2	38.5	11.4	31.2	0.0	34.3	12.8
<b>Total</b>	<b>140</b>	<b>28,050</b>	<b>100.0</b>	<b>13,196</b>	<b>19.0</b>	<b>21.4</b>	<b>10.3</b>	<b>18.1</b>	<b>25.0</b>	<b>22.5</b>	<b>24.4</b>	<b>7.9</b>	<b>23.2</b>	<b>38.5</b>	<b>11.4</b>	<b>31.2</b>	<b>0.0</b>	<b>34.3</b>	<b>12.8</b>

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-19
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Sioux Falls MSA	678	4,200	100.0	5,903	0.0	0.0	0.0	35.0	34.1	35.4	39.8	34.1	37.4	25.2	31.9	27.2	0.0	0.0	0.0
Total	678	4,200	100.0	5,903	0.0	0.0	0.0	35.0	34.1	35.4	39.8	34.1	37.4	25.2	31.9	27.2	0.0	0.0	0.0
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-19
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Sioux Falls MSA	678	4,200	100.0	5,903	84.6	77.1	50.2	5.3	9.3	10.1	13.6
Total	678	4,200	100.0	5,903	84.6	77.1	50.2	5.3	9.3	10.1	13.6
Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

# Financial Center Listing

**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
San Francisco-Stonestown	3251 20TH AVE	SAN FRANCISCO	CA	94132	M-F 10:00-5:00	41884	06	075	0332.01	81.1	Middle
Oakland-Downtown	1325 BROADWAY	OAKLAND	CA	94612	M-F 10:00-5:00	36084	06	001	4031.00	94.8	Middle
Palo Alto-El Camino/California	2401 EL CAMINO REAL	PALO ALTO	CA	94306	M-F 10:00-5:00	41940	06	085	5115.01	149.1	Upper
San Francisco-Van Ness/Clay	1801 VAN NESS AVE	SAN FRANCISCO	CA	94109	M-F 10:00-5:00	41884	06	075	0131.01	153.6	Upper
San Francisco-Chinatown	1000 GRANT AVE	SAN FRANCISCO	CA	94133	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0611.01	20.5	Low
San Jose-Stevens Creek	3490 STEVENS CREEK BLVD	SAN JOSE	CA	95117	M-F 10:00-5:00	41940	06	085	5063.01	83.5	Middle
Pleasant Hill-Downtown	20 CRESCENT DR	PLEASANT HILL	CA	94523	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3240.02	101.9	Middle
Hayward	22548 2ND ST	HAYWARD	CA	94541	M-F 10:00-5:00	36084	06	001	4354.00	72.4	Moderate
San Jose-Eastridge	2189 QUIMBY RD	SAN JOSE	CA	95122	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5033.05	62.3	Moderate
San Bruno	475 SAN MATEO AVE	SAN BRUNO	CA	94066	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6041.04	73.1	Moderate
San Ramon	3101 CROW CANYON PL	SAN RAMON	CA	94583	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3451.18	132.1	Upper
Berkeley	2101 UNIVERSITY AVE	BERKELEY	CA	94704	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4224.00	58.4	Moderate
Alameda-Downtown	2420 SANTA CLARA AVE	ALAMEDA	CA	94501	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4281.00	110.8	Middle
San Francisco-Marina	2198 CHESTNUT ST	SAN FRANCISCO	CA	94123	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0126.01	174.2	Upper
San Pablo	201 SAN PABLO TOWNE CTR	SAN PABLO	CA	94806	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3690.01	52.5	Moderate
Dublin	7889 DUBLIN BLVD	DUBLIN	CA	94568	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4504.00	116.1	Middle
San Carlos	796 LAUREL ST	SAN CARLOS	CA	94070	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6092.01	174.2	Upper
San Francisco-Inner Richmond	4455 GEARY BLVD	SAN FRANCISCO	CA	94118	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0452.02	109.4	Middle
Piedmont-Civic Center	333 HIGHLAND AVE	PIEDMONT	CA	94611	M-F 10:00-5:00	36084	06	001	4262.00	202.7	Upper
San Mateo-Hillsdale	61 W HILLSDALE BLVD	SAN MATEO	CA	94403	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6072.00	91.5	Middle
Sunnyvale-El Camino Real	395 W EL CAMINO REAL	SUNNYVALE	CA	94087	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5086.02	113.1	Middle
Mill Valley-Tiburon	101 TIBURON BLVD	MILL VALLEY	CA	94941	M-F 10:00-5:00	42034	06	041	1241.00	141.6	Upper
San Francisco-Mission/Ocean	4638 MISSION ST	SAN FRANCISCO	CA	94112	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0255.01	97.6	Middle
Mountain View	608 SAN ANTONIO RD	MOUNTAIN VIEW	CA	94040	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5094.01	119.0	Middle
Oakland-Mac Arthur	4017 MACARTHUR BLVD	OAKLAND	CA	94619	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4070.00	55.1	Moderate
Modesto-Oakdale	1340 OAKDALE RD	MODESTO	CA	95355	M-F 10:00-5:00 S 10:00-2:00	33700	06	099	0009.05	105.9	Middle
San Jose-Civic Center	200 W TAYLOR ST	SAN JOSE	CA	95110	M-F 10:00-5:00	41940	06	085	5002.00	111.2	Middle
Mission Viejo-Village Center	25330 MARGUERITE PKWY STE C	MISSION VIEJO	CA	92692	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0320.38	124.4	Upper
Poway	13455 POWAY RD	POWAY	CA	92064	M-F 10:00-5:00	41740	06	073	0170.49	123.9	Upper
Chula Vista-Downtown	352 H ST	CHULA VISTA	CA	91910	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0130.00	77.4	Moderate
Escondido-Valley Parkway	1505 E VALLEY PKWY	ESCONDIDO	CA	92027	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0202.11	66.8	Moderate
Anaheim Hills	5677 E LA PALMA AVE	ANAHEIM	CA	92807	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0218.13	0.0	NA
Fullerton	320 N HARBOR BLVD	FULLERTON	CA	92832	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0113.00	99.0	Middle
Cypress	10081 VALLEY VIEW ST	CYPRESS	CA	90630	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	1101.14	109.9	Middle
San Jose Main	10 ALMADEN BLVD	SAN JOSE	CA	95113	M-F 10:00-5:00	41940	06	085	5008.00	109.1	Middle
Albany	1377 SOLANO AVE	ALBANY	CA	94706	M-F 10:00-5:00	36084	06	001	4201.00	128.5	Upper
Richmond	3634 MACDONALD AVE	RICHMOND	CA	94805	M-F 10:00-5:00	36084	06	013	3810.00	57.1	Moderate
Alum Rock	2830 ALUM ROCK AVE	SAN JOSE	CA	95127	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5040.01	55.1	Moderate
Camden	3510 LEIGH AVE	SAN JOSE	CA	95124	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5029.02	111.7	Middle
San Lorenzo	429 PASEO GRANDE	SAN LORENZO	CA	94580	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4358.00	97.4	Middle
Sunnyvale-South Mary	1303 S MARY AVE	SUNNYVALE	CA	94087	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5083.01	159.2	Upper
Santa Clara	2500 PRUNERIDGE AVE	SANTA CLARA	CA	95050	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5060.00	101.4	Middle
Union City	1800 DECO TO RD	UNION CITY	CA	94587	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4403.38	129.9	Upper
Huntington Beach	7552 EDINGER AVE	HUNTINGTON BEACH	CA	92647	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0994.10	60.7	Moderate
Saratoga	12948 SARATOGA SUNNYVALE RD	SARATOGA	CA	95070	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5075.00	130.3	Upper
Almaden Valley	6079 MERIDIAN AVE	SAN JOSE	CA	95120	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5119.13	163.3	Upper
Hermosa Beach	81 PIER AVE	HERMOSA BEACH	CA	90254	M-F 10:00-5:00	31084	06	037	6210.05	311.3	Upper
Santa Clarita	19100 SOLEDAD CANYON RD	CANYON COUNTRY	CA	91351	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	9200.35	94.4	Middle
Temple City	9503 LAS TUNAS DR	TEMPLE CITY	CA	91780	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4319.00	108.3	Middle
Westchester	8800 S SEPULVEDA BLVD	LOS ANGELES	CA	90045	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2780.01	185.3	Upper
Palos Verdes	935 SILVER SPUR RD	ROLLING HILLS ESTATES	CA	90274	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6704.17	220.7	Upper
Porter Ranch	19350 RINALDI ST	NORTHRIDGE	CA	91326	M-F 10:00-5:00	31084	06	037	1081.02	139.0	Upper
Industry Hills (Rowland Heights)	18847 COLIMA RD	ROWLAND HEIGHTS	CA	91748	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4082.13	87.3	Middle
Sunset & Dohney (West Hollywood)	9059 W SUNSET BLVD	WEST HOLLYWOOD	CA	90069	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	7005.01	218.5	Upper
Arleta	9100 WOODMAN AVE	ARLETA	CA	91331	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1194.00	104.9	Middle
Van Nuys	6750 VAN NUYS BLVD	VAN NUYS	CA	91405	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1281.02	54.7	Moderate
Tustin	18232 IRVINE BLVD	TUSTIN	CA	92780	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0755.05	82.6	Middle
Los Angeles Main	787 W 5TH ST	LOS ANGELES	CA	90071	M-F 10:00-5:00	31084	06	037	2075.02	0.0	NA
Long Beach-World Trade Center	1 WORLD TRADE CTR STE 100	LONG BEACH	CA	90831	M-F 10:00-5:00	31084	06	037	5760.01	148.8	Upper
Newbury Park	2170 NEWBURY RD	NEWBURY PARK	CA	91320	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0059.08	131.9	Upper
North Hollywood-Victory	13003 VICTORY BLVD	NORTH HOLLYWOOD	CA	91606	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1234.20	71.3	Moderate

**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
San Pedro	556 W 9TH ST	SAN PEDRO	CA	90731	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2966.00	58.9	Moderate
Monterey Park	201 N GARFIELD AVE	MONTEREY PARK	CA	91754	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4817.14	54.1	Moderate
Fontana-Downtown	8501 SIERRA AVE	FONTANA	CA	92335	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0030.00	72.6	Moderate
Chatsworth	20520 DEVONSHIRE ST	CHATSWORTH	CA	91311	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1133.22	123.6	Upper
Glendale-No Brand	700 N BRAND BLVD	GLENDALE	CA	91203	M-F 10:00-5:00	31084	06	037	3019.01	108.8	Middle
Riverside-Tyler Mall	3580 TYLER ST	RIVERSIDE	CA	92503	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0414.08	71.8	Moderate
Riverside-University/Town Sq	1651 UNIVERSITY AVE	RIVERSIDE	CA	92507	M-F 10:00-5:00	40140	06	065	0422.09	53.8	Moderate
Corona-Magnolia	1189 MAGNOLIA AVE	CORONA	CA	92879	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0418.13	92.6	Middle
Morgan Hill	17085 MONTEREY ST	MORGAN HILL	CA	95037	M-F 10:00-5:00	41940	06	085	5123.14	60.9	Moderate
Castro Valley	3288 CASTRO VALLEY BLVD	CASTRO VALLEY	CA	94546	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4309.00	69.7	Moderate
Newark-Newpark Mall	2900 NEWPARK MALL	NEWARK	CA	94560	M-F 10:00-5:00	36084	06	001	4446.02	129.8	Upper
South San Francisco	101 ARROYO DR	SOUTH SAN FRANCISCO	CA	94080	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6018.00	91.7	Middle
Walnut Creek	1660 OLYMPIC BLVD	WALNUT CREEK	CA	94596	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3390.01	69.6	Moderate
City Heights	3910 UNIVERSITY AVE	SAN DIEGO	CA	92105	M-F 10:00-5:00	41740	06	073	0022.01	42.2	Low
Daly City-Serramonte	495 HICKEY BLVD	DALY CITY	CA	94015	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6016.03	91.6	Middle
San Diego-College Heights	5998 EL CAJON BLVD	SAN DIEGO	CA	92115	M-F 10:00-5:00	41740	06	073	0028.04	123.7	Upper
Pasadena-Colorado	177 E COLORADO BLVD	PASADENA	CA	91105	M-F 10:00-5:00	31084	06	037	4619.02	94.7	Middle
Ventura-County Center	1011 S VICTORIA AVE	VENTURA	CA	93003	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0015.08	77.1	Moderate
Los Angeles-Wilshire Center	3530 WILSHIRE BLVD	LOS ANGELES	CA	90010	M-F 10:00-5:00	31084	06	037	2124.10	58.5	Moderate
Pasadena-Hastings Ranch	3677 E FOOTHILL BLVD	PASADENA	CA	91107	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4630.00	185.2	Upper
Hawthorne	12710 HAWTHORNE BLVD	HAWTHORNE	CA	90250	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6021.05	71.2	Moderate
Pasadena-W California	161 W CALIFORNIA BLVD	PASADENA	CA	91105	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4637.00	206.7	Upper
Thousand Oaks	33 N MOORPARK RD	THOUSAND OAKS	CA	91360	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0069.00	81.6	Middle
Torrance-Pacific Coast Hwy	2700 PACIFIC COAST HWY	TORRANCE	CA	90505	M-F 10:00-5:00	31084	06	037	6514.02	127.3	Upper
Whittier-Whittwood Mall	15410 WHITTIER BLVD	WHITTIER	CA	90603	M-F 10:00-5:00	31084	06	037	5034.02	125.1	Upper
Glendale-North Central	1201 N CENTRAL AVE	GLENDALE	CA	91202	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	3012.03	88.2	Middle
Los Angeles-Century City	1900 AVENUE OF THE STARS STE 100	CENTURY CITY	CA	90067	M-F 10:00-5:00	31084	06	037	2679.01	168.5	Upper
South Gate	3352 TWEEDY BLVD	SOUTH GATE	CA	90280	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5358.02	71.1	Moderate
Los Angeles-USC/So Vermont	3615 S VERMONT AVE	LOS ANGELES	CA	90007	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2226.00	52.8	Moderate
El Cajon	402 FLETCHER PKWY	EL CAJON	CA	92020	M-F 10:00-5:00	41740	06	073	0162.02	81.1	Middle
Elk Grove	8225 LAGUNA BLVD	ELK GROVE	CA	95758	M-F 10:00-5:00 S 10:00-2:00	40900	06	067	0096.39	80.4	Middle
Reseda	18260 SHERMAN WAY	RESEDA	CA	91335	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1323.01	67.1	Moderate
Lakewood	5525 CARSON ST	LAKEWOOD	CA	90713	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5711.02	170.1	Upper
Los Angeles-Hollywood	5000 W SUNSET BLVD	LOS ANGELES	CA	90027	M-F 10:00-5:00	31084	06	037	1912.01	66.7	Moderate
Granada Hills	16800 DEVONSHIRE ST	GRANADA HILLS	CA	91344	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1114.01	144.8	Upper
Inglewood	2940 W IMPERIAL HWY	INGLEWOOD	CA	90303	M-F 10:00-5:00	31084	06	037	6006.02	69.3	Moderate
Anaheim-No Euclid	610 N EUCLID ST	ANAHEIM	CA	92801	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0866.02	57.9	Moderate
Los Angeles-Eagle Rock	5015 EAGLE ROCK BLVD	LOS ANGELES	CA	90041	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1814.00	113.4	Middle
Alhambra- Bay State	1 W BAY STATE ST	ALHAMBRA	CA	91801	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4810.01	97.8	Middle
Costa Mesa-Harbor Blvd	2700 HARBOR BLVD	COSTA MESA	CA	92626	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0639.02	117.6	Middle
Los Angeles-Watts	1601 E 103RD ST	LOS ANGELES	CA	90002	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2423.00	49.5	Low
Riverside-Riverside Plaza	3605 CENTRAL AVE	RIVERSIDE	CA	92506	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0311.00	99.9	Middle
Santa Monica-Downtown	501 SANTA MONICA BLVD	SANTA MONICA	CA	90401	M-F 10:00-5:00	31084	06	037	7019.02	131.2	Upper
Burbank	360 E MAGNOLIA BLVD	BURBANK	CA	91502	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	3107.04	82.1	Middle
Tustin- 17th St	17632 17TH ST	TUSTIN	CA	92780	M-F 10:00-5:00	11244	06	059	0755.04	106.4	Middle
North Hollywood-Valley Village	4821 LAUREL CANYON BLVD	NORTH HOLLYWOOD	CA	91607	M-F 10:00-5:00	31084	06	037	1240.00	132.0	Upper
San Juan Capistrano	32291 CAMINO CAPISTRANO	SAN JUAN CAPISTRANO	CA	92675	M-F 10:00-5:00	11244	06	059	0423.12	93.4	Middle
Los Angeles-Los Feliz	1859 HILLHURST AVE	LOS ANGELES	CA	90027	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1891.01	170.4	Upper
Beverly Hills-Downtown	9401 WILSHIRE BLVD	BEVERLY HILLS	CA	90212	M-F 10:00-5:00	31084	06	037	7008.01	150.2	Upper
Palm Springs	1675 E PALM CANYON DR	PALM SPRINGS	CA	92264	M-F 10:00-5:00	40140	06	065	9408.00	136.4	Upper
Downey	8764 FIRESTONE BLVD	DOWNEY	CA	90241	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5513.00	84.0	Middle
Los Angeles-East Whittier	5401 WHITTIER BLVD	LOS ANGELES	CA	90022	M-F 10:00-5:00	31084	06	037	5317.01	61.8	Moderate
Los Angeles-Mount Vernon	270 N VERMONT AVE	LOS ANGELES	CA	90004	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2111.22	46.9	Low
Whittier-Whittier Downs	11221 WASHINGTON BLVD	WHITTIER	CA	90606	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5022.00	109.6	Middle
Bell Gardens	7105 EASTERN AVE	BELL GARDENS	CA	90201	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5341.01	53.3	Moderate
Canoga Park	7119 TOPANGA CANYON BLVD	CANOGA PARK	CA	91303	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1343.03	132.4	Upper
La Crescenta	2621 FOOTHILL BLVD	LA CRESCENTA	CA	91214	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	3002.00	163.0	Upper
Pleasant Hill-Sunvalley	700 CONTRA COSTA BLVD	PLEASANT HILL	CA	94523	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3220.00	141.9	Upper
California Street	260 CALIFORNIA ST	SAN FRANCISCO	CA	94111	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	41884	06	075	0117.00	0.0	NA
Chinatown	845 GRANT AVE	SAN FRANCISCO	CA	94108	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0611.02	19.8	Low
Mill Valley	130 THROCKMORTON AVE	MILL VALLEY	CA	94941	M-F 10:00-5:00	42034	06	041	1270.00	135.5	Upper

**Citibank, National Association**  
**Financial Center Listing**

Branch Name	FINANCIAL CENTER				Branch Hours	CENSUS DATA					
	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
San Mateo	11 E 3RD AVE	SAN MATEO	CA	94401	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6063.00	99.5	Middle
Los Gatos	15879 LOS GATOS BLVD	LOS GATOS	CA	95032	M-F 10:00-5:00	41940	06	085	5068.01	125.8	Upper
Oakland-Piedmont Avenue	4101 PIEDMONT AVE	OAKLAND	CA	94611	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4041.01	136.9	Upper
19th & Taraval	2400 19TH AVE	SAN FRANCISCO	CA	94116	M-F 10:00-5:00	41884	06	075	0308.00	120.5	Upper
Mira Mesa	10606 CAMINO RUIZ	SAN DIEGO	CA	92126	M-F 10:00-5:00	41740	06	073	0083.51	117.1	Middle
Los Altos	130 MAIN ST	LOS ALTOS	CA	94022	M-F 10:00-5:00	41940	06	085	5103.00	171.8	Upper
Concord-Clayton	4420 TREAT BLVD	CONCORD	CA	94521	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3340.07	77.9	Moderate
Los Angeles-Silver Lake	2450 GLENDALE BLVD	LOS ANGELES	CA	90039	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1873.00	155.2	Upper
Newark	35106 NEWARK BLVD	NEWARK	CA	94560	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4441.00	112.7	Middle
PG & E/ Market & Main	245 MARKET ST	SAN FRANCISCO	CA	94105	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	41884	06	075	0615.07	0.0	NA
San Diego-Pacific Beach	1910 GARNET AVE	SAN DIEGO	CA	92109	M-F 10:00-5:00	41740	06	073	0079.11	86.5	Middle
Westgate West	1310 EL PASEO DE SARATOGA	SAN JOSE	CA	95130	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5066.04	149.4	Upper
Beaumont	777 BEAUMONT AVE	BEAUMONT	CA	92223	M-F 10:00-5:00	40140	06	065	0440.00	53.0	Moderate
International Banking Center	451 MONTGOMERY ST	SAN FRANCISCO	CA	94104	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	41884	06	075	0117.00	0.0	NA
Marina Del Rey	4375 GLENCOE AVE	MARINA DEL REY	CA	90292	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2753.13	0.0	NA
21st & Irving	2000 IRVING ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00	41884	06	075	0326.01	91.1	Middle
Danville - Crow Canyon/Tassajara/Blackhawk	3400 CAMINO TASSAJARA	DANVILLE	CA	94506	M-F 10:00-5:00	36084	06	013	3551.21	175.1	Upper
Milpitas	5 N MILPITAS BLVD	MILPITAS	CA	95035	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5044.13	110.3	Middle
Palo Alto Downtown	250 UNIVERSITY AVE	PALO ALTO	CA	94301	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5113.02	93.1	Middle
West Portal	130 W PORTAL AVE	SAN FRANCISCO	CA	94127	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0308.00	120.5	Upper
SF-Potrero Hill	350 RHODE ISLAND ST	SAN FRANCISCO	CA	94103	M-F 10:00-5:00	41884	06	075	0607.02	0.0	NA
Irvine	3996 BARRANCA PKWY	IRVINE	CA	92606	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0525.21	91.3	Middle
Redwood City	1073 EL CAMINO REAL	REDWOOD CITY	CA	94063	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6102.02	163.0	Upper
Danville Town & Country	617 SAN RAMON VALLEY BLVD	DANVILLE	CA	94526	M-F 10:00-5:00	36084	06	013	3452.03	170.3	Upper
Irvine Alton Parkway	5511 ALTON PKWY	IRVINE	CA	92618	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0525.32	115.2	Middle
Tustin Ranch	13211 JAMBOREE RD	TUSTIN	CA	92782	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0525.24	117.7	Middle
Fremont-Warm Springs	46801 WARM SPRINGS BLVD	FREMONT	CA	94539	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4415.03	159.4	Upper
Culver City	5700 SEPULVEDA BLVD	CULVER CITY	CA	90230	M-F 10:00-5:00	31084	06	037	7030.03	169.9	Upper
Northridge-Fashion Center	9051 TAMPA AVE	NORTHRIDGE	CA	91324	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1133.01	184.6	Upper
Long Beach-Bixby Knolls	4500 ATLANTIC AVE	LONG BEACH	CA	90807	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5715.02	80.4	Middle
Garden Grove	9669 CHAPMAN AVE	GARDEN GROVE	CA	92841	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0882.01	50.4	Moderate
Glendora	401 E ARROW HWY	GLENDDORA	CA	91740	M-F 10:00-5:00	31084	06	037	4012.03	114.2	Middle
Simi Valley-Cochran	2860 COCHRAN ST	SIMI VALLEY	CA	93065	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0081.01	109.9	Middle
Costa Mesa-East 17th	234 E 17TH ST	COSTA MESA	CA	92627	M-F 10:00-5:00	11244	06	059	0633.01	103.1	Middle
Woodland Hills-Ventura	22000 VENTURA BLVD	WOODLAND HILLS	CA	91364	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1374.01	179.0	Upper
Redlands	300 E STATE ST	REDLANDS	CA	92373	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0081.00	61.7	Moderate
Wilshire & Westwood	10900 WILSHIRE BLVD	LOS ANGELES	CA	90024	M-F 10:00-5:00	31084	06	037	2655.21	105.1	Middle
Redondo Beach	415 N PACIFIC COAST HWY	REDONDO BEACH	CA	90277	M-F 10:00-5:00	31084	06	037	6212.04	185.0	Upper
Calabasas	4809 COMMONS WAY	CALABASAS	CA	91302	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	8002.04	265.3	Upper
San Diego-Mission Valley	5604 MISSION CENTER RD	SAN DIEGO	CA	92108	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0087.02	99.0	Middle
San Gabriel	532 W VALLEY BLVD	SAN GABRIEL	CA	91776	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4814.01	75.2	Moderate
El Monte	11141 VALLEY MALL	EL MONTE	CA	91731	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4327.00	72.8	Moderate
Los Angeles-Rancho Park	10680 W PICO BLVD	LOS ANGELES	CA	90064	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2693.00	311.3	Upper
Los Angeles-Boyle Heights	3479 E 1ST ST	LOS ANGELES	CA	90063	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2039.00	80.9	Middle
Manhattan Beach	2710 N SEPULVEDA BLVD	MANHATTAN BEACH	CA	90266	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6204.00	184.0	Upper
Pacific Palisades	15215 W SUNSET BLVD	PACIFIC PALISADES	CA	90272	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2625.01	311.3	Upper
Santa Monica-Montana/15th	1505 MONTANA AVE	SANTA MONICA	CA	90403	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	7012.01	311.3	Upper
Pacoima	13657 VAN NUYS BLVD	PACOIMA	CA	91331	M-F 10:00-5:00	31084	06	037	1044.04	64.3	Moderate
San Fernando	456 S BRAND BLVD	SAN FERNANDO	CA	91340	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	3203.00	84.4	Middle
Studio City	12191 VENTURA BLVD	STUDIO CITY	CA	91604	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1439.01	281.6	Upper
Norco	2900 HAMNER AVE	NORCO	CA	92860	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0408.12	122.5	Upper
San Marcos	740 S RANCHO SANTA FE RD	SAN MARCOS	CA	92078	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0200.19	103.5	Middle
Solana Beach	740 LOMAS SANTA FE DR	SOLANA BEACH	CA	92075	M-F 10:00-5:00	41740	06	073	0173.03	128.9	Upper
San Diego-Broadway	145 BROADWAY	SAN DIEGO	CA	92101	M-F 10:00-5:00	41740	06	073	0053.02	174.4	Upper
Colton	615 N LA CADENA DR	COLTON	CA	92324	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0125.00	78.7	Moderate
Loma Linda	25487 BARTON RD	LOMA LINDA	CA	92354	M-F 10:00-5:00	40140	06	071	0073.08	153.6	Upper
Chino Hills	14808 PIPELINE AVE	CHINO HILLS	CA	91709	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0001.07	164.6	Upper
Anaheim-Downtown	198 W LINCOLN AVE	ANAHEIM	CA	92805	M-F 10:00-5:00	11244	06	059	0873.02	60.3	Moderate
Placentia	1300 N KRAEMER BLVD	PLACENTIA	CA	92870	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0117.15	113.9	Middle
Fresno-Van Ness/Shaw	2270 W SHAW AVE	FRESNO	CA	93711	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0043.03	229.7	Upper
Santa Ana-North Main	2677 N MAIN ST	SANTA ANA	CA	92705	M-F 10:00-5:00	11244	06	059	0760.02	138.4	Upper

**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
Diamond Bar	1188 S DIAMOND BAR BLVD	DIAMOND BAR	CA	91765	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4033.20	170.9	Upper
Los Cerritos Center	410 LOS CERRITOS MALL	CERRITOS	CA	90703	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	5545.21	118.1	Middle
Lake Forest	23562 EL TORO RD	LAKE FOREST	CA	92630	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0320.14	76.3	Moderate
Industry/Puente Hills	17801 COLIMA RD	CITY OF INDUSTRY	CA	91748	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	9800.35	65.9	Moderate
Laguna Hills	24221 CALLE DE LA LOUISA	LAGUNA HILLS	CA	92653	M-F 10:00-5:00	11244	06	059	0626.47	75.2	Moderate
Camarillo	430 ARNEILL RD	CAMARILLO	CA	93010	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0054.03	75.1	Moderate
Gardena-Western/405 Freeway	18505 S WESTERN AVE	GARDENA	CA	90248	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6501.01	145.4	Upper
Chula Vista-Eastlake	2240 OTAY LAKES RD	CHULA VISTA	CA	91915	M-F 10:00-5:00	41740	06	073	0133.16	121.4	Upper
Saugus-Bouquet Canyon	26542 BOUQUET CANYON RD	SAUGUS	CA	91350	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	9200.13	173.0	Upper
Rancho Cucamonga	10590 BASELINE RD	RANCHO CUCAMONGA	CA	91701	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0020.35	124.1	Upper
Aliso Viejo	26916 LA PAZ RD	ALISO VIEJO	CA	92656	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0423.20	90.6	Middle
Newport Bch-Newport Ctr	1100 NEWPORT CENTER DR	NEWPORT BEACH	CA	92660	M-F 10:00-5:00	11244	06	059	0630.08	179.8	Upper
Tarzana	19255 VENTURA BLVD	TARZANA	CA	91356	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1394.02	184.6	Upper
Glendale Lexington	400 N CENTRAL AVE	GLENDALE	CA	91203	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	3018.01	73.8	Moderate
Westlake Village North	3967 E THOUSAND OAKS BLVD	WESTLAKE VILLAGE	CA	91362	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0072.02	171.7	Upper
Rosemead	9001 VALLEY BLVD	ROSEMEAD	CA	91770	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4322.02	93.0	Middle
Hemet-West	1745 W FLORIDA AVE	HEMET	CA	92545	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0435.03	50.8	Moderate
Monrovia	237 S MYRTLE AVE	MONROVIA	CA	91016	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4310.04	96.4	Middle
Los Angeles-Brentwood	11726 SAN VICENTE BLVD	LOS ANGELES	CA	90049	M-F 10:00-5:00	31084	06	037	2643.03	145.9	Upper
Woodland Hills-Topanga Canyon	6235 TOPANGA CANYON BLVD	WOODLAND HILLS	CA	91367	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1351.15	103.9	Middle
Los Angeles-Fairfax	300 S FAIRFAX AVE	LOS ANGELES	CA	90036	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	2145.01	121.1	Upper
North Hills	16152 NORDHOFF ST	NORTH HILLS	CA	91343	M-F 10:00-5:00	31084	06	037	1174.04	139.8	Upper
Los Angeles-Little Tokyo	211 S CENTRAL AVE	LOS ANGELES	CA	90012	M-F 10:00-5:00	31084	06	037	2071.03	43.6	Low
Covina	200 N CITRUS AVE	COVINA	CA	91723	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4061.01	125.5	Upper
Arcadia-W Duarte	660 W DUARTE RD	ARCADIA	CA	91007	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4317.01	143.8	Upper
San Clemente	570 CAMINO DE ESTRELLA	SAN CLEMENTE	CA	92672	M-F 10:00-5:00	11244	06	059	0422.06	122.6	Upper
Port Hueneme	739 W CHANNEL ISLANDS BLVD	PORT HUENEME	CA	93041	M-F 10:00-5:00 S 10:00-2:00	37100	06	111	0043.04	75.4	Moderate
Fountain Valley	17400 BROOKHURST ST	FOUNTAIN VALLEY	CA	92708	M-F 10:00-5:00 S 10:00-2:00	11244	06	059	0992.51	82.4	Middle
Upland	160 W FOOTHILL BLVD	UPLAND	CA	91786	M-F 10:00-5:00 S 10:00-2:00	40140	06	071	0008.24	79.0	Moderate
Torrance-Del Amo	3812 SEPULVEDA BLVD	TORRANCE	CA	90505	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6512.21	126.9	Upper
Palm Desert	44480 TOWN CENTER WAY	PALM DESERT	CA	92260	M-F 10:00-5:00 S 10:00-2:00	40140	06	065	0451.18	67.7	Moderate
Yorba Linda	21530 YORBA LINDA BLVD	YORBA LINDA	CA	92887	M-F 10:00-5:00	11244	06	059	0218.25	120.0	Middle
Laguna Niguel	30311 GOLDEN LANTERN	LAGUNA NIGUEL	CA	92677	M-F 10:00-5:00	11244	06	059	0423.31	82.1	Middle
Agoura Hills	5837 KANAN RD	AGOURA HILLS	CA	91301	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	8003.36	238.5	Upper
Sherman Oaks-Van Nuys	4464 VAN NUYS BLVD	SHERMAN OAKS	CA	91403	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1412.01	155.2	Upper
Arcadia-Downtown	100 S 1ST AVE	ARCADIA	CA	91006	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4308.01	113.4	Middle
Encinitas	109 N EL CAMINO REAL	ENCINITAS	CA	92024	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0171.08	169.9	Upper
Encino	16601 VENTURA BLVD	ENCINO	CA	91436	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	1397.01	271.7	Upper
Gardena-Gardena Valley	1275 W REDONDO BEACH BLVD	GARDENA	CA	90247	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	6030.04	90.8	Middle
La Canada-Flintridge	742 FOOTHILL BLVD	LA CANADA	CA	91011	M-F 10:00-5:00 S 10:00-2:00	31084	06	037	4607.00	208.2	Upper
La Jolla-Golden Triangle	8813 VILLA LA JOLLA DR	LA JOLLA	CA	92037	M-F 10:00-5:00 S 10:00-2:00	41740	06	073	0083.61	112.4	Middle
La Jolla-Downtown	1147 PROSPECT ST	LA JOLLA	CA	92037	M-F 10:00-5:00	41740	06	073	0082.01	225.5	Upper
Norwalk	13560 SAN ANTONIO DR STE D	NORWALK	CA	90650	M-F 10:00-5:00	31084	06	037	5522.00	69.8	Moderate
Fruitvale Village	3301 E 12TH ST	OAKLAND	CA	94601	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4061.00	52.9	Moderate
Pasadena-So Lake	285 S LAKE AVE	PASADENA	CA	91101	M-F 10:00-5:00	31084	06	037	4636.01	135.0	Upper
Cupertino	19300 STEVENS CREEK BLVD	CUPERTINO	CA	95014	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5080.03	117.8	Middle
Los Angeles-Echo Park	1900 W SUNSET BLVD	LOS ANGELES	CA	90026	M-F 10:00-5:00	31084	06	037	1957.20	80.0	Moderate
Los Angeles-Miracle Mile	5670 WILSHIRE BLVD STE 150	LOS ANGELES	CA	90036	M-F 10:00-5:00	31084	06	037	2163.02	143.2	Upper
Huntington Park	7140 PACIFIC BLVD	HUNTINGTON PARK	CA	90255	M-F 10:00-5:00	31084	06	037	5331.08	50.2	Moderate
Freemont Auto Mall	43804 CHRISTY ST	FREMONT	CA	94538	M-F 10:00-5:00	36084	06	001	4415.03	159.4	Upper
Los Angeles-Chinatown	800 N HILL ST	LOS ANGELES	CA	90012	M-F 10:00-5:00	31084	06	037	2071.03	43.6	Low
San Francisco-Post	99 POST ST	SAN FRANCISCO	CA	94104	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	41884	06	075	0117.00	0.0	NA
San Francisco-Cathedral Hill	1399 POST ST	SAN FRANCISCO	CA	94109	M-F 10:00-5:00	41884	06	075	0151.00	126.6	Upper
Orinda	37 ORINDA WAY	ORINDA	CA	94563	M-F 10:00-5:00	36084	06	013	3540.02	202.7	Upper
Fremont	3191 MOWRY AVE	FREMONT	CA	94538	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4419.23	101.0	Middle
San Francisco-Sunset/Irving	701 IRVING ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00	41884	06	075	0302.02	73.7	Moderate
Sacramento-Fort Sutter	1116 ALHAMBRA BLVD	SACRAMENTO	CA	95816	M-F 10:00-5:00	40900	06	067	0014.00	137.1	Upper
Citrus Heights	5610 SUNRISE BLVD	CITRUS HEIGHTS	CA	95610	M-F 10:00-5:00 S 10:00-2:00	40900	06	067	0081.39	56.6	Moderate
Sacramento-University Village	436 HOWE AVE	SACRAMENTO	CA	95825	M-F 10:00-5:00 S 10:00-2:00	40900	06	067	0054.04	132.5	Upper
Sacramento-Greenhaven	7231 GREENHAVEN DR	SACRAMENTO	CA	95831	M-F 10:00-5:00 S 10:00-2:00	40900	06	067	0040.20	30.2	Low
Lafayette	3528 MT DIABLO BLVD	LAFAYETTE	CA	94549	M-F 10:00-5:00	36084	06	013	3490.00	134.8	Upper



**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
San Rafael-Downtown	666 3RD ST	SAN RAFAEL	CA	94901	M-F 10:00-5:00 S 10:00-2:00	42034	06	041	1110.01	77.3	Moderate
San Francisco-Sunset/Noriega	1900 NORIEGA ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0328.02	91.5	Middle
Santa Clara-El Camino Real	3755 EL CAMINO REAL	SANTA CLARA	CA	95051	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5085.07	119.3	Middle
El Cerrito	3030 EL CERRITO PLZ	EL CERRITO	CA	94530	M-F 10:00-5:00 S 10:00-2:00	36084	06	013	3891.00	92.5	Middle
Foster City	951 EDGEWATER BLVD	FOSTER CITY	CA	94404	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6080.23	144.4	Upper
San Jose-Blossom Hill	1096 BLOSSOM HILL RD	SAN JOSE	CA	95123	M-F 10:00-5:00 S 10:00-2:00	41940	06	085	5120.52	85.0	Middle
Burlingame	210 PRIMROSE RD	BURLINGAME	CA	94010	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6055.02	155.5	Upper
Bakersfield-Stockdale/California	5554 CALIFORNIA AVE	BAKERSFIELD	CA	93309	M-F 10:00-5:00 S 10:00-2:00	12540	06	029	0018.04	79.2	Moderate
Oakland-Chinatown	1198 WEBSTER ST	OAKLAND	CA	94607	M-F 10:00-5:00 S 10:00-2:00	36084	06	001	4030.00	25.6	Low
Millbrae	1000 BROADWAY	MILLBRAE	CA	94030	M-F 10:00-5:00 S 10:00-2:00	41884	06	081	6044.00	75.0	Moderate
San Francisco-Castro	444 CASTRO ST	SAN FRANCISCO	CA	94114	M-F 10:00-5:00	41884	06	075	0205.00	171.4	Upper
San Francisco-Outer Richmond	6100 GEARY BLVD	SAN FRANCISCO	CA	94121	M-F 10:00-5:00 S 10:00-2:00	41884	06	075	0427.00	75.6	Moderate
Atwater	700 BELLEVUE RD	ATWATER	CA	95301	M-F 10:00-5:00 S 10:00-2:00	32900	06	047	0006.02	94.7	Middle
Bakersfield-Oswell	2525 OSWELL ST	BAKERSFIELD	CA	93306	M-F 10:00-5:00 S 10:00-2:00	12540	06	029	0009.09	193.0	Upper
Clovis	20 W SHAW AVE	CLOVIS	CA	93612	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0031.02	73.2	Moderate
Fresno-Blackstone/Ashlan	4191 N BLACKSTONE AVE	FRESNO	CA	93726	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0049.01	96.5	Middle
Fresno-Downtown	2303 KERN ST	FRESNO	CA	93721	M-F 10:00-5:00	23420	06	019	0006.02	0.0	NA
Fresno-Marks/Herndon	7025 N MARKS AVE	FRESNO	CA	93711	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0043.01	221.8	Upper
Fresno-Sunnyside	5545 E KINGS CANYON RD	FRESNO	CA	93727	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0030.03	72.3	Moderate
Fresno-Woodward Park	1010 E PERRIN AVE	FRESNO	CA	93720	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0055.28	254.2	Upper
Hanford	333 N REDINGTON ST	HANFORD	CA	93230	M-F 10:00-5:00	25260	06	031	0009.02	74.5	Moderate
Manteca	580 N MAIN ST	MANTECA	CA	95336	M-F 10:00-5:00	44700	06	077	0051.09	77.4	Moderate
Merced-Downtown	1840 M ST	MERCED	CA	95340	M-F 10:00-5:00 S 10:00-2:00	32900	06	047	0013.02	42.4	Low
Modesto-Mchenry	2929 MCHENRY AVE	MODESTO	CA	95350	M-F 10:00-5:00	33700	06	099	0008.01	95.1	Middle
Selma	2121 HIGH ST	SELMA	CA	93662	M-F 10:00-5:00 S 10:00-2:00	23420	06	019	0070.02	71.7	Moderate
Turlock	2000 GEER RD	TURLOCK	CA	95382	M-F 10:00-5:00	33700	06	099	0039.07	125.4	Upper
Downtown Stamford	15 BROAD ST	STAMFORD	CT	06901	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	14860	09	001	0201.02	63.5	Moderate
Merritt 7	607 MAIN AVE	NORWALK	CT	06851	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	14860	09	001	0427.00	93.2	Middle
Ridgefield	621 MAIN ST	RIDGEFIELD	CT	06877	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	2456.00	169.5	Upper
New Canaan	175 ELM ST	NEW CANAAN	CT	06840	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	14860	09	001	0351.02	208.1	Upper
Downtown Bridgeport	939 MAIN ST	BRIDGEPORT	CT	06604	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0706.00	48.9	Low
Greenwich	16 RAILROAD AVE # 18	GREENWICH	CT	06830	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0106.00	121.3	Upper
Stamford	999 HIGH RIDGE RD	STAMFORD	CT	06905	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0207.00	144.2	Upper
Noroton Heights	40 HEIGHTS RD	DARIEN	CT	06820	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0305.00	194.5	Upper
Fairfield	1275 POST RD	FAIRFIELD	CT	06824	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0615.00	160.3	Upper
Cos Cob	453 E PUTNAM AVE	COS COB	CT	06807	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0108.00	187.4	Upper
Westport Plaza	399 POST RD W	WESTPORT	CT	06880	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0504.00	178.8	Upper
Norwalk	586 CONNECTICUT AVE	NORWALK	CT	06854	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	14860	09	001	0431.00	131.9	Upper
Farragut West	1775 PENNSYLVANIA AVE NW	WASHINGTON	DC	20006	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0107.00	70.6	Moderate
Chevy Chase	5700 CONNECTICUT AVE NW	WASHINGTON	DC	20015	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	47894	11	001	0011.00	190.8	Upper
Farragut North	2101 L ST NW	WASHINGTON	DC	20037	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0107.00	70.6	Moderate
Palisades	5250 MACARTHUR BLVD NW	WASHINGTON	DC	20016	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0009.02	198.1	Upper
Friendship Heights	5001 WISCONSIN AVE NW	WASHINGTON	DC	20016	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0011.00	190.8	Upper
Metropolitan Square	1400 G ST NW	WASHINGTON	DC	20005	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0058.02	198.1	Upper
Mcpherson Square	1000 VERMONT AVE NW	WASHINGTON	DC	20005	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0101.00	171.3	Upper
Capitol Hill	600 PENNSYLVANIA AVE SE	WASHINGTON	DC	20003	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0066.00	156.3	Upper
Dupont Circle	1218 CONNECTICUT AVE NW	WASHINGTON	DC	20036	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0107.00	70.6	Moderate
Benning	3924 MINNESOTA AVE NE	WASHINGTON	DC	20019	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0096.03	42.4	Low
Georgetown North	1901 WISCONSIN AVE NW	WASHINGTON	DC	20007	M 9:00-5:00 T-F 9:00-4:00 S 10:00-2:00	47894	11	001	0001.02	179.7	Upper
Columbia Heights	3241 14TH ST NW	WASHINGTON	DC	20010	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	47894	11	001	0030.00	35.9	Low
Connecticut & K	1717 K ST NW	WASHINGTON	DC	20006	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0107.00	70.6	Moderate
Rhode Island Place	1060 BRENTWOOD RD NE	WASHINGTON	DC	20018	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	47894	11	001	0091.02	55.3	Moderate
West Boca	9955 GLADES RD	BOCA RATON	FL	33434	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	48424	12	099	0077.16	110.9	Middle
Jacksonville Employee Center	14000 CITICARDS WAY	JACKSONVILLE	FL	32258	M-F 9:00-4:00	27260	12	031	0144.23	126.9	Upper
Cypress Creek	899 W CYPRESS CREEK RD	FORT LAUDERDALE	FL	33309	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	0502.04	81.2	Middle
Aventura	2750 AVENTURA BLVD	AVENTURA	FL	33180	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0001.34	123.9	Upper
Boca Woodfield	3009 YAMATO RD	BOCA RATON	FL	33434	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	48424	12	099	0070.07	248.0	Upper
Biscayne	2001 BISCAYNE BLVD	MIAMI	FL	33137	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0027.09	179.0	Upper
Northside	260 EAST PLZ	MIAMI	FL	33147	M-F 10:00-5:00	33124	12	086	0009.04	92.7	Middle
Coral Way	1600 CORAL WAY	CORAL GABLES	FL	33145	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0069.02	161.1	Upper
Mall of the Americas	7795 W FLAGLER ST	MIAMI	FL	33144	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0090.14	121.8	Upper

**Citibank, National Association**  
**Financial Center Listing**

Branch Name	FINANCIAL CENTER				Zip	BRANCH HOURS	CENSUS DATA					
	Address	City	State				MSA	State	County	Census Tract	% Median	Category
Arthur Godfrey	401 W 41ST ST	MIAMI BEACH	FL		33140	M-F 10:00-5:00	33124	12	086	0040.00	260.3	Upper
Hollywood East	3800 S OCEAN DR	HOLLYWOOD	FL		33019	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	0901.03	69.4	Moderate
Alhambra- Alhambra Circle	396 ALHAMBRA CIR	CORAL GABLES	FL		33134	M-F 10:00-5:00	33124	12	086	0062.06	257.8	Upper
Sunset Harbour	1824 ALTON RD STE C	MIAMI BEACH	FL		33139	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0041.06	311.1	Upper
Surfside	9525 HARDING AVE	SURFSIDE	FL		33154	M-F 10:00-5:00	33124	12	086	0038.04	153.4	Upper
Tamarac	5825 N UNIVERSITY DR	TAMARAC	FL		33321	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0601.29	72.5	Moderate
Boca Raton (Pointe)	7400 W CAMINO REAL STE 130	BOCA RATON	FL		33433	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	48424	12	099	0076.23	124.3	Upper
Plantation	8400 W BROWARD BLVD	PLANTATION	FL		33324	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0610.04	114.7	Middle
Palm Beach Gardens	11521 US HIGHWAY 1	PALM BEACH GARDENS	FL		33408	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	48424	12	099	0006.00	150.6	Upper
So. Coral Springs	2789 N UNIVERSITY DR	CORAL SPRINGS	FL		33065	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0203.23	76.7	Moderate
Delray West	4071 W ATLANTIC AVE	DELRAY BEACH	FL		33445	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	48424	12	099	0069.09	101.6	Middle
Key Biscayne	84 CRANDON BLVD	KEY BISCAYNE	FL		33149	M-F 10:00-5:00	33124	12	086	0046.02	353.7	Upper
Deerfield	3660 W HILLSBORO BLVD	DEERFIELD BEACH	FL		33442	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0104.02	75.8	Moderate
Doral	8750 NW 36TH ST	DORAL	FL		33178	M-F 10:00-5:00	33124	12	086	0090.10	143.8	Upper
Boca Via Mizner	101 E CAMINO REAL STE 112	BOCA RATON	FL		33432	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	48424	12	099	0075.05	281.1	Upper
Pembroke Pines West	18395 PINES BLVD	PEMBROKE PINES	FL		33029	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	1103.03	197.7	Upper
Pembroke Pines East	8411 PINES BLVD	PEMBROKE PINES	FL		33024	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	1103.12	77.0	Moderate
Pinecrest	9131 S DIXIE HWY	PINECREST	FL		33156	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0078.07	307.1	Upper
Oakland Park	3101 N FEDERAL HWY	FORT LAUDERDALE	FL		33306	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0506.02	103.4	Middle
Weston	1636 TOWN CENTER CIR	WESTON	FL		33326	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0703.12	183.1	Upper
Hialeah	1001 W 49TH ST	HIALEAH	FL		33012	M-F 10:00-5:00	33124	12	086	0007.18	64.7	Moderate
Doral West	10805 NW 41ST ST	DORAL	FL		33178	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0090.39	124.9	Upper
Boynton Beach	10086 S JOG RD	BOYNTON BEACH	FL		33437	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	48424	12	099	0059.49	128.9	Upper
Okeechobee	5867 OKEECHOBEE BLVD	WEST PALM BEACH	FL		33417	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	48424	12	099	0019.13	37.2	Low
Miramar	16101 MIRAMAR PKWY	MIRAMAR	FL		33027	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	1103.60	195.0	Upper
West Kendall	13608 SW 88TH ST	MIAMI	FL		33186	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0190.00	129.7	Upper
Coral Gables	1190 S DIXIE HWY	CORAL GABLES	FL		33146	M-F 10:00-5:00	33124	12	086	0075.03	335.9	Upper
Brickell	502 BRICKELL AVE	MIAMI	FL		33131	M-F 10:00-5:00	33124	12	086	0067.20	201.2	Upper
Riverside	1627 NW 27TH AVE	MIAMI	FL		33125	M-F 10:00-5:00	33124	12	086	0051.04	51.5	Moderate
Miami Shores	10800 BISCAYNE BLVD STE 100	MIAMI	FL		33161	M-F 10:00-5:00	33124	12	086	0012.09	74.5	Moderate
London Square	13430 SW 120TH ST	MIAMI	FL		33186	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0194.02	114.1	Middle
Dania	255 E DANIA BEACH BLVD	DANIA	FL		33004	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	0801.02	90.1	Middle
Ft Lauderdale	500 E BROWARD BLVD	FORT LAUDERDALE	FL		33394	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	0425.02	187.1	Upper
Coconut Creek	4807 COCONUT CREEK PKWY	COCONUT CREEK	FL		33063	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	22744	12	011	0201.04	84.7	Middle
Bayfront	201 S BISCAYNE BLVD	MIAMI	FL		33131	M-F 10:00-5:00	33124	12	086	0037.08	217.3	Upper
Bird Road	8701 SW 40TH ST	MIAMI	FL		33165	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0088.05	79.1	Moderate
Weston Country Isles	1290 WESTON RD	WESTON	FL		33326	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	22744	12	011	0703.10	120.9	Upper
Spanish River	4055 N FEDERAL HWY	BOCA RATON	FL		33431	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	48424	12	099	0073.02	81.9	Middle
Sunny Isles Beach	18090 COLLINS AVE # 9-10	SUNNY ISLES BEACH	FL		33160	M-F 10:00-5:00	33124	12	086	0001.23	157.0	Upper
Doral Commons	7480 NW 104TH AVE	DORAL	FL		33178	M-F 10:00-5:00 S 10:00-2:00	33124	12	086	0090.40	132.2	Upper
Miami Mid-Town	3300 N MIAMI AVE	MIAMI	FL		33127	M-F 10:00-5:00	33124	12	086	0026.00	81.2	Middle
5th and Jefferson	830 5TH ST	MIAMI BEACH	FL		33139	M-F 10:00-5:00	33124	12	086	0044.05	92.7	Middle
Back Of The Yards	1751 W 47TH ST	CHICAGO	IL		60609	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	6113.00	44.9	Low
Northbrook	1825 LAKE COOK RD	NORTHBROOK	IL		60062	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8015.00	163.1	Upper
River Oaks	1779 RIVER OAKS DR	CALUMET CITY	IL		60409	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8262.01	82.6	Middle
Park Ridge	115 N NORTHWEST HWY	PARK RIDGE	IL		60068	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8055.01	159.8	Upper
Chicago Lawn	6222 S KEDZIE AVE	CHICAGO	IL		60629	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	6604.00	51.1	Moderate
Oak Brook	1900 SPRING RD	OAK BROOK	IL		60523	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8446.01	138.5	Upper
Niles	8400 W DEMPSTER ST	NILES	IL		60714	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8060.04	81.3	Middle
Tinley Park	17401 OAK PARK AVE	TINLEY PARK	IL		60477	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8253.02	104.4	Middle
Little Village	4010 W 26TH ST	CHICAGO	IL		60623	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	3018.02	45.0	Low
Schaumburg	601 N MARTINGALE RD	SCHAUMBURG	IL		60173	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8046.03	98.3	Middle
Fox Valley	2819 AURORA AVE	NAPERVILLE	IL		60540	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8465.19	127.4	Upper
Franklin & Adams	222 W ADAMS ST	CHICAGO	IL		60606	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	8391.00	166.6	Upper
Old Orchard	4749 GOLF RD	SKOKIE	IL		60076	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8068.01	79.6	Moderate
Orland Park	18 ORLAND SQUARE DR	ORLAND PARK	IL		60462	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8241.15	96.3	Middle
Buffalo Grove	105 W DUNDEE RD	BUFFALO GROVE	IL		60089	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8025.03	116.2	Middle
Chatham	8650 S STONY ISLAND AVE	CHICAGO	IL		60617	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8343.00	78.9	Moderate
Magnificent Mile	539 N MICHIGAN AVE	CHICAGO	IL		60611	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	0814.03	201.2	Upper
California & Devon	2801 W DEVON AVE	CHICAGO	IL		60659	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	0207.02	67.5	Moderate
Crystal Lake	225 W VIRGINIA ST	CRYSTAL LAKE	IL		60014	M-F 10:00-5:00 S 10:00-1:00	16984	17	111	8712.02	79.6	Moderate

**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
Beverly	9449 S WESTERN AVE	CHICAGO	IL	60643	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	7201.00	179.0	Upper
Brookfield	9009 OGDEN AVE	BROOKFIELD	IL	60513	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8193.00	99.7	Middle
Evanston	817 CHURCH ST	EVANSTON	IL	60201	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8094.02	124.7	Upper
Portage Park	3535 N CENTRAL AVE	CHICAGO	IL	60634	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	1511.00	74.1	Moderate
Michigan & Monroe	100 S MICHIGAN AVE	CHICAGO	IL	60603	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	3204.00	269.9	Upper
Clark & Wrightwood	2555 N CLARK ST	CHICAGO	IL	60614	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	0701.02	236.7	Upper
Bridgeport	3430 S HALSTED ST	CHICAGO	IL	60608	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8397.00	105.1	Middle
Highland Park	2011 2ND ST	HIGHLAND PARK	IL	60035	M-F 10:00-5:00 S 10:00-1:00	29404	17	097	8654.00	114.0	Middle
Oak Park/River Forest	7221 LAKE ST	RIVER FOREST	IL	60305	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8120.00	210.0	Upper
Winnetka	814 ELM ST	WINNETKA	IL	60093	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8005.00	269.9	Upper
Darien	2225 75TH ST	DARIEN	IL	60561	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8458.02	106.5	Middle
Downers Grove Main	5134 MAIN ST	DOWNERS GROVE	IL	60515	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8449.02	160.4	Upper
St. Charles	1925 LINCOLN HWY	ST CHARLES	IL	60174	M-F 10:00-5:00	20994	17	089	8522.01	110.5	Middle
Arlington North	1828 N ARLINGTON HEIGHTS RD	ARLINGTON HEIGHTS	IL	60004	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8031.00	165.4	Upper
Naperville	1195 E OGDEN AVE	NAPERVILLE	IL	60563	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8461.06	159.6	Upper
Streamwood	800 S BARRINGTON RD	STREAMWOOD	IL	60107	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	8043.09	107.0	Middle
Vernon Hills	700 N MILWAUKEE AVE	VERNON HILLS	IL	60061	M-F 10:00-5:00 S 10:00-1:00	29404	17	097	8645.13	161.3	Upper
Arlington Downtown (Main)	25 E CAMPBELL ST	ARLINGTON HEIGHTS	IL	60005	M-F 10:00-5:00	16984	17	031	8033.00	162.2	Upper
Citicorp Center	500 W MADISON ST	CHICAGO	IL	60661	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	2801.00	217.0	Upper
Glen Ellyn	444 N MAIN ST	GLEN ELLYN	IL	60137	M-F 10:00-5:00	16984	17	043	8422.00	182.6	Upper
Lombard	1210 S MAIN ST	LOMBARD	IL	60148	M-F 10:00-5:00	16984	17	043	8443.04	116.8	Middle
Bloomingtondale	308 W ARMY TRAIL RD	BLOOMINGDALE	IL	60108	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8412.09	140.2	Upper
Elk Grove Village	850 S ARLINGTON HEIGHTS RD	ELK GROVE VILLAGE	IL	60007	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	7702.02	97.8	Middle
Palatine	333 E NORTHWEST HWY	PALATINE	IL	60067	M-F 10:00-5:00	16984	17	031	8038.00	121.3	Upper
Armitage & Halsted	2001 N HALSTED ST	CHICAGO	IL	60614	M-F 10:00-5:00	16984	17	031	0712.00	141.3	Upper
Oak Street	1 E OAK ST	CHICAGO	IL	60611	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	0812.01	269.9	Upper
Dearborn & Washington	69 W WASHINGTON ST	CHICAGO	IL	60602	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	8391.00	166.6	Upper
Naperville Forgue Dr	2775 FORGUE DR	NAPERVILLE	IL	60564	M-F 10:00-5:00 S 10:00-1:00	16984	17	197	8803.07	128.1	Upper
University Of Chicago	5812 S ELLIS AVE	CHICAGO	IL	60637	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	4204.00	33.1	Low
Kenwood	1310 E 47TH ST	CHICAGO	IL	60653	M-F 10:00-5:00	16984	17	031	3901.00	139.7	Upper
Chicago Chinatown	2022 S ARCHER AVE	CHICAGO	IL	60616	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-1:00	16984	17	031	8411.00	65.5	Moderate
Logan Square	2295 N MILWAUKEE AVE	CHICAGO	IL	60647	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	2214.00	165.7	Upper
Chicago Uptown	4887 N BROADWAY ST	CHICAGO	IL	60640	M-F 10:00-5:00 S 10:00-1:00	16984	17	031	0311.00	118.1	Middle
Glenview	1701 E LAKE AVE	GLENVIEW	IL	60025	M-F 10:00-5:00	16984	17	031	8022.00	172.0	Upper
Elmhurst	136 N YORK ST # A	ELMHURST	IL	60126	M-F 10:00-5:00 S 10:00-1:00	16984	17	043	8429.00	226.9	Upper
Michigan & Lake	180 N MICHIGAN AVE	CHICAGO	IL	60601	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	16984	17	031	3201.02	249.6	Upper
Bethesda	8001 WISCONSIN AVE	BETHESDA	MD	20814	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00	23224	24	031	7048.06	117.2	Middle
Potomac	10101 RIVER RD	POTOMAC	MD	20854	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7060.05	193.7	Upper
Montgomery Village	6 MONTGOMERY VILLAGE AVE	GAITHERSBURG	MD	20879	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7007.33	66.1	Moderate
Silver Spring	9400 GEORGIA AVE	SILVER SPRING	MD	20910	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7028.00	132.6	Upper
Research Park	1400 RESEARCH BLVD	ROCKVILLE	MD	20850	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7010.07	84.1	Middle
Laurel Lakes	14405 LAUREL PL	LAUREL	MD	20707	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	47894	24	033	8002.13	89.8	Middle
Rockville Pike	822 ROCKVILLE PIKE	ROCKVILLE	MD	20852	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7009.04	68.6	Moderate
Mitchellville	12172 CENTRAL AVE	MITCHELLVILLE	MD	20721	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	47894	24	033	8035.28	93.3	Middle
Hyattsville	2970 BELCREST CENTER DR STE 106	HYATTSVILLE	MD	20782	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00	47894	24	033	8060.00	62.0	Moderate
Langley Park	7633 NEW HAMPSHIRE AVE	TAKOMA PARK	MD	20912	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	23224	24	031	7017.03	83.1	Middle
Newark	721 BROAD ST	NEWARK	NJ	07102	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35084	34	013	0081.00	47.8	Low
Paramus Rt 17	700 N STATE RT 17	PARAMUS	NJ	07652	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	003	0423.02	183.6	Upper
Hoboken	5 MARINE VIEW PLZ	HOBOKEN	NJ	07030	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	017	0194.00	92.6	Middle
Paramus Rt 4	231 W STATE RT 4	PARAMUS	NJ	07652	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	003	0425.00	146.8	Upper
Clifton	378 ROUTE 3	CLIFTON	NJ	07014	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	031	1244.02	118.6	Middle
Ridgewood	28-32 E RIDGEWOOD AVE	RIDGEWOOD	NJ	07450	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	003	0474.00	217.3	Upper
Fort Lee	2071 LEMOINE AVE	FORT LEE	NJ	07024	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	003	0192.02	113.9	Middle
Englewood	89 ENGLE ST	ENGLEWOOD	NJ	07631	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	34	003	0154.01	76.5	Moderate
Anthem/Seven Hills	10211 S EASTERN AVE	HENDERSON	NV	89052	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0053.46	111.7	Middle
Park	3900 PARADISE RD	LAS VEGAS	NV	89169	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0024.05	54.4	Moderate
Lakes	8701 W SAHARA AVE	LAS VEGAS	NV	89117	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0058.09	106.8	Middle
Summerlin	2215 N RAMPART BLVD	LAS VEGAS	NV	89128	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0032.14	96.9	Middle
Aliante	2690 W DEER SPRINGS WAY	NORTH LAS VEGAS	NV	89084	M-F 10:00-5:00	29820	32	003	0036.20	154.0	Upper
Silverado	495 E SILVERADO RANCH BLVD	LAS VEGAS	NV	89183	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0028.35	107.5	Middle
Las Vegas-Tropicana/Pecos	3333 E TROPICANA AVE	LAS VEGAS	NV	89121	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0028.23	68.6	Moderate

**Citibank, National Association  
Financial Center Listing**

Branch Name	FINANCIAL CENTER				Branch Hours	CENSUS DATA					
	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
Las Vegas-So Maryland Pky	3990 S MARYLAND PKWY	LAS VEGAS	NV	89119	M-F 10:00-5:00 S 10:00-2:00	29820	32	003	0025.01	85.7	Middle
120 Broadway	120 BROADWAY	NEW YORK	NY	10271	M-F 9:00-5:00	35614	36	061	0007.00	292.5	Upper
Madison & 42nd	330 MADISON AVE	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0094.00	0.0	NA
Water Street	176 WATER ST	NEW YORK	NY	10038	M-F 9:00-5:00	35614	36	061	0015.01	179.2	Upper
Broadway & 56th	1748 BROADWAY	NEW YORK	NY	10019	M-F 9:00-5:00	35614	36	061	0137.00	292.5	Upper
Broadway & 96th	2553 BROADWAY	NEW YORK	NY	10025	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0183.00	262.2	Upper
Broadway & 72nd	170 W 72ND ST	NEW YORK	NY	10023	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0157.00	292.5	Upper
Park & 57th	460 PARK AVE	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0112.02	292.5	Upper
Park & 32nd	1 PARK AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0072.00	292.5	Upper
Broadway & 86th	2350 BROADWAY	NEW YORK	NY	10024	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0171.00	233.2	Upper
Yorkville	123 E 86TH ST	NEW YORK	NY	10028	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0148.02	210.6	Upper
Washington Heights	4249 BROADWAY	NEW YORK	NY	10033	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0265.00	123.3	Upper
Flushing	3817 MAIN ST	FLUSHING	NY	11354	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0871.00	45.6	Low
3rd Ave & 72nd Street	171 E 72ND ST	NEW YORK	NY	10021	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0128.00	277.1	Upper
Madison & 79th	1042 MADISON AVE	NEW YORK	NY	10075	M-F 9:00-5:00	35614	36	061	0142.00	292.5	Upper
399 Park	399 PARK AVE	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0100.00	292.5	Upper
3rd Ave & 64th Street	1091 3RD AVE	NEW YORK	NY	10065	M-F 9:00-5:00	35614	36	061	0118.00	292.5	Upper
5th Ave & 16th Street	79 5TH AVE	NEW YORK	NY	10003	M-F 9:00-5:00	35614	36	061	0052.00	292.5	Upper
34th Street & 7th Ave	201 W 34TH ST	NEW YORK	NY	10001	M-F 9:00-5:00	35614	36	061	0109.00	201.1	Upper
Madison & 91st	1275 MADISON AVE	NEW YORK	NY	10128	M-F 9:00-5:00	35614	36	061	0160.01	292.5	Upper
Broadway & 111th	2861 BROADWAY	NEW YORK	NY	10025	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0199.00	266.3	Upper
1st Ave & 79th Street (East End)	1512 1ST AVE	NEW YORK	NY	10075	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0132.03	85.9	Middle
Ave Of The Americas & 23rd St	717 AVENUE OF THE AMERICAS	NEW YORK	NY	10010	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0091.00	292.5	Upper
Morningside Gardens	1310 AMSTERDAM AVE	NEW YORK	NY	10027	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0211.00	76.7	Moderate
3rd & 46th	734 3RD AVE	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0092.00	292.5	Upper
First & 116th	2261 1ST AVE	NEW YORK	NY	10035	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0188.00	34.2	Low
City Hall	250 BROADWAY	NEW YORK	NY	10007	M-F 9:00-5:00	35614	36	061	0021.00	292.5	Upper
One Broadway	1 BROADWAY	NEW YORK	NY	10004	M-F 9:00-5:00	35614	36	061	0013.00	256.3	Upper
388 Greenwich	388 GREENWICH ST	NEW YORK	NY	10013	M-F 8:00-6:00 S 9:00-3:00	35614	36	061	0039.00	292.5	Upper
Stapleton	577 BAY ST	STATEN ISLAND	NY	10304	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0021.00	66.7	Moderate
5th Avenue & 52nd	660 5TH AVE	NEW YORK	NY	10103	M-F 9:00-5:00	35614	36	061	0104.00	199.4	Upper
Stuyvesant	262 1ST AVE	NEW YORK	NY	10009	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0044.00	191.5	Upper
Montague Street	195 MONTAGUE ST	BROOKLYN	NY	11201	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0009.00	292.5	Upper
Bedford Stuyvesant	1398 FULTON ST	BROOKLYN	NY	11216	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0247.00	54.1	Moderate
Clinton Ave	430 MYRTLE AVE	BROOKLYN	NY	11205	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0195.00	140.5	Upper
Sunset Park	5324 5TH AVE	BROOKLYN	NY	11220	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0076.00	63.6	Moderate
Flatbush & Church Ave	885 FLATBUSH AVE	BROOKLYN	NY	11226	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0794.00	63.1	Moderate
Ridgewood	1455 MYRTLE AVE	BROOKLYN	NY	11237	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0431.00	59.7	Moderate
Kings Highway	1501 KINGS HWY	BROOKLYN	NY	11229	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0552.00	99.0	Middle
Somers	332 ROUTE 100	SOMERS	NY	10589	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0149.01	292.5	Upper
18th Ave & 65th Street	6414 18TH AVE	BROOKLYN	NY	11204	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0252.00	71.5	Moderate
Jamaica	8950 164TH ST	JAMAICA	NY	11432	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0446.01	64.1	Moderate
Queens Village	21710 JAMAICA AVE	QUEENS VILLAGE	NY	11428	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0568.00	109.2	Middle
Rego Park	9512 63RD RD	REGO PARK	NY	11374	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0717.01	72.4	Moderate
Forest Hills	10701 71ST AVE	FOREST HILLS	NY	11375	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0711.00	132.7	Upper
Jackson Heights	8019 ROOSEVELT AVE	JACKSON HEIGHTS	NY	11372	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0283.00	84.4	Middle
Greenpoint	836 MANHATTAN AVE	BROOKLYN	NY	11222	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0575.00	109.7	Middle
Lakeville Road	27206 UNION TPKE	NEW HYDE PARK	NY	11040	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	1579.01	143.9	Upper
Northern Blvd & 51st St	5131 NORTHERN BLVD	WOODSIDE	NY	11377	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0295.00	87.0	Middle
Maspeeth	5110 METROPOLITAN AVE	RIDGEWOOD	NY	11385	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0539.01	112.0	Middle
Borough Park	5420 13TH AVE	BROOKLYN	NY	11219	M 9:00-5:00 T-F 9:00-4:00	35614	36	047	0218.00	76.3	Moderate
Utopia Pkwy	17650 UNION TPKE	FLUSHING	NY	11366	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	1277.00	189.1	Upper
North Flushing	2547 PARSONS BLVD	FLUSHING	NY	11354	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	1047.00	83.3	Middle
Castleton Corners	1910 VICTORY BLVD	STATEN ISLAND	NY	10314	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0187.01	142.4	Upper
Bedford Village	442 OLD POST RD	BEDFORD	NY	10506	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35614	36	119	0127.00	273.4	Upper
Mid-Island	2825 RICHMOND AVE	STATEN ISLAND	NY	10314	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0277.02	105.9	Middle
Queens Blvd & 39th	3818 QUEENS BLVD	LONG ISLAND CITY	NY	11101	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0179.01	81.9	Middle
6th & 46th	1166 6TH AVE	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0096.00	0.0	NA
First & 71st	1330 1ST AVE	NEW YORK	NY	10021	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0124.00	272.3	Upper
Lincoln Square	162 AMSTERDAM AVE	NEW YORK	NY	10023	M-F 9:00-5:00	35614	36	061	0155.01	292.5	Upper
5th & 37th	411 5TH AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0082.00	229.1	Upper

**Citibank, National Association**  
**Financial Center Listing**

Branch Name	FINANCIAL CENTER				BRANCH HOURS	CENSUS DATA					
	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
Inwood	4955 BROADWAY	NEW YORK	NY	10034	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0303.00	82.5	Middle
Jerome Avenue	3454 JEROME AVE	BRONX	NY	10467	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0421.00	44.3	Low
Bronx	349 E 149TH ST	BRONX	NY	10451	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0065.00	26.3	Low
Fordham	2481 CRESTON AVE	BRONX	NY	10468	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0401.00	42.3	Low
Castle Hill	1265 CASTLE HILL AVE	BRONX	NY	10462	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0092.00	58.8	Moderate
Manhattan Plaza	401 W 42ND ST	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0121.02	0.0	NA
Kingsbridge	5660 BROADWAY	BRONX	NY	10463	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0283.00	50.7	Moderate
Hunts Point	550 HUNTS POINT AVE	BRONX	NY	10474	M-F 8:30-4:00	35614	36	005	0117.01	35.5	Low
Riverdale	5671 RIVERDALE AVE	BRONX	NY	10471	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0323.00	101.7	Middle
Allerton Avenue	704 ALLERTON AVE	BRONX	NY	10467	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0376.00	90.0	Middle
E 198th Street	234 E 198TH ST	BRONX	NY	10458	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0405.01	44.7	Low
Westchester & Crosby	1766 CROSBY AVE	BRONX	NY	10461	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0266.02	62.4	Moderate
Throggs Neck	3924 E TREMONT AVE	BRONX	NY	10465	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0144.00	31.1	Low
LaGuardia Place	530 LA GUARDIA PL	NEW YORK	NY	10012	M-F 9:00-5:00	35614	36	061	0065.00	292.5	Upper
Seward Park	411 GRAND ST	NEW YORK	NY	10002	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0014.01	168.1	Upper
Jackson Heights & 74th St	37-57 74TH ST	JACKSON HEIGHTS	NY	11372	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0289.00	100.6	Middle
Grasmere	1492 Hylan Blvd	STATEN ISLAND	NY	10305	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0070.01	120.9	Upper
Princes Bay	5810 AMBOY RD	STATEN ISLAND	NY	10309	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0198.00	116.4	Middle
Ave J & E 13th St	1220 AVENUE J	BROOKLYN	NY	11230	M 9:00-5:00 T-F 9:00-4:00	35614	36	047	0534.00	65.6	Moderate
Bayside-Bell Blvd	3901 BELL BLVD	BAYSIDE	NY	11361	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	1123.00	140.6	Upper
Utica & Clarkson Ave	702 UTICA AVE	BROOKLYN	NY	11203	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0868.00	65.7	Moderate
Bensonhurst	2201 86TH ST	BROOKLYN	NY	11214	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0296.00	65.3	Moderate
Ralph Avenue	1992 RALPH AVE	BROOKLYN	NY	11234	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0720.00	88.7	Middle
Elmhurst	8711 QUEENS BLVD	ELMHURST	NY	11373	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0473.00	82.8	Middle
Astoria	2216 31ST ST	ASTORIA	NY	11105	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0115.00	147.9	Upper
Rochdale Village	16921 137TH AVE	JAMAICA	NY	11434	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0334.04	62.5	Moderate
Richmond Hill	12111 LIBERTY AVE	SOUTH RICHMOND HILL	NY	11419	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0158.02	101.6	Middle
Fresh Meadows	6980 188TH ST	FRESH MEADOWS	NY	11365	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	1347.01	90.0	Middle
Rye	1040 BOSTON POST RD	RYE	NY	10580	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0077.00	243.6	Upper
Armonk	435 MAIN ST	ARMONK	NY	10504	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0123.03	272.5	Upper
Mount Kisco	66 S MOGER AVE	MOUNT KISCO	NY	10549	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0129.00	91.1	Middle
Eastchester	725 POST RD	SCARSDALE	NY	10583	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0050.02	246.3	Upper
Hastings	65 MAIN ST	HASTINGS ON HUDSON	NY	10706	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0103.00	165.4	Upper
Bronxville	95 PONDFIELD RD	BRONXVILLE	NY	10708	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0046.00	185.5	Upper
Lakeland	3149 E MAIN ST	MOHEGAN LAKE	NY	10547	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0147.04	123.7	Upper
Scarsdale	845 CENTRAL PARK AVE	SCARSDALE	NY	10583	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0107.01	292.5	Upper
Yorktown Heights	360 DOWNING DR	YORKTOWN HEIGHTS	NY	10598	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0148.09	136.3	Upper
Mamaroneck	711 E BOSTON POST RD	MAMARONECK	NY	10543	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0074.02	195.1	Upper
Larchmont	1920 PALMER AVE	LARCHMONT	NY	10538	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0071.00	263.1	Upper
Greenburgh	407 TARRYTOWN RD	WHITE PLAINS	NY	10607	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0109.03	122.6	Upper
Pelham Manor	895 PELHAM PKWY	PELHAM	NY	10803	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0055.00	264.7	Upper
Hicksville	255 N BROADWAY	HICKSVILLE	NY	11801	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5193.00	89.2	Middle
White Plains	137 MAMARONECK AVE	WHITE PLAINS	NY	10601	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0094.00	76.0	Moderate
Court Street	375 COURT ST	BROOKLYN	NY	11231	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0075.00	206.8	Upper
Whitestone	15316 10TH AVE	FLUSHING	NY	11357	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0987.00	133.9	Upper
Huntington Village	349 MAIN ST	HUNTINGTON	NY	11743	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1102.00	125.0	Upper
Great Neck	111 GREAT NECK RD	GREAT NECK	NY	11021	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3007.00	115.4	Middle
Park Slope	114 7TH AVE	BROOKLYN	NY	11215	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0157.00	210.3	Upper
Long Beach-Park Ave	129 E PARK AVE	LONG BEACH	NY	11561	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4165.00	88.5	Middle
Old Brookville	2 PARK PLZ # 1	GLEN HEAD	NY	11545	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5177.01	158.1	Upper
Hewlett	1316 BROADWAY	HEWLETT	NY	11557	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4117.00	101.0	Middle
Freeport	180 W MERRICK RD	FREEPORT	NY	11520	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4143.01	61.9	Moderate
Plainview	1105 OLD COUNTRY RD	PLAINVIEW	NY	11803	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5198.02	121.2	Upper
Syosset	177 JERICHO TPKE	SYOSSET	NY	11791	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5183.00	159.7	Upper
Massapequa Park	4881 MERRICK RD	MASSAPEQUA PARK	NY	11762	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5217.00	125.1	Upper
Chappaqua	80 S GREELEY AVE	CHAPPAQUA	NY	10514	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0131.02	292.5	Upper
Franklin Square	1060 HEMPSTEAD TPKE	FRANKLIN SQUARE	NY	11010	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4053.01	88.0	Middle
Rockville Center	297 MERRICK RD	ROCKVILLE CENTRE	NY	11570	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4123.01	84.1	Middle
Albertson	1000 WILLIS AVE	ALBERTSON	NY	11507	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3024.00	89.2	Middle
Farmingdale	250 CONKLIN ST	FARMINGDALE	NY	11735	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5204.02	118.8	Middle
Manhasset	1353 NORTHERN BLVD	MANHASSET	NY	11030	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3018.00	104.9	Middle



**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
East Meadow	670 MERRICK AVE	EAST MEADOW	NY	11554	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4079.00	68.0	Moderate
Wantagh	3295 SUNRISE HWY	WANTAGH	NY	11793	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	059	4157.00	121.8	Upper
Garden City Park	2301 JERICHO TPKE	GARDEN CITY PARK	NY	11040	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3032.04	79.8	Moderate
Rockaway	11301 BEACH CHANNEL DR	ROCKAWAY PARK	NY	11694	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35614	36	081	0938.00	72.4	Moderate
Sheepshead Bay	1528 SHEEPSHEAD BAY RD	BROOKLYN	NY	11235	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0606.00	82.8	Middle
South Huntington	300 WALT WHITMAN RD	HUNTINGTON STATION	NY	11746	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1120.01	97.0	Middle
Brush Hollow	8001 BRUSH HOLLOW RD	WESTBURY	NY	11590	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	059	5185.01	172.0	Upper
144th Street & 7th Ave	2481 ADAM CLAYTON POWELL JR BLVD	NEW YORK	NY	10030	M-F 9:00-5:00	35614	36	061	0232.00	48.7	Low
Chinatown	164 CANAL ST	NEW YORK	NY	10013	M-F 9:00-5:00 S-Su 10:00-2:00	35614	36	061	0029.02	47.1	Low
200 Park Ave	200 PARK AVE	NEW YORK	NY	10166	M-F 9:00-5:00	35614	36	061	0092.00	292.5	Upper
East Brooklyn	80 JAMAICA AVE	BROOKLYN	NY	11207	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	1198.00	43.5	Low
Starrett City	1388 PENNSYLVANIA AVE	BROOKLYN	NY	11239	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	1058.04	49.9	Low
South Ozone Park	13307 ROCKAWAY BLVD	SOUTH OZONE PARK	NY	11420	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0180.00	97.1	Middle
Port Washington	830 PORT WASHINGTON BLVD	PORT WASHINGTON	NY	11050	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3013.00	99.7	Middle
Liberty Ave	1200 LIBERTY AVE	BROOKLYN	NY	11208	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	1188.00	67.9	Moderate
Court Square	5 COURT SQ	LONG ISLAND CITY	NY	11101	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0019.01	222.2	Upper
Bay Shore	77 E MAIN ST	BAY SHORE	NY	11706	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1473.02	123.8	Upper
Yonkers	86 MAIN ST	YONKERS	NY	10701	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0001.03	39.8	Low
Broadway & 178th Street	4200 BROADWAY	NEW YORK	NY	10033	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0263.00	60.7	Moderate
Plainedge	4060 HEMPSTEAD TPKE	BETHPAGE	NY	11714	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5203.00	111.4	Middle
Brentwood	710 SUFFOLK AVE	BRENTWOOD	NY	11717	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1456.04	67.5	Moderate
South Westbury	1150 OLD COUNTRY RD	WESTBURY	NY	11590	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4077.00	112.7	Middle
3rd Avenue & 42nd	205 E 42ND ST	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0088.00	211.3	Upper
Thornwood	1022 BROADWAY	THORNWOOD	NY	10594	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0121.02	227.6	Upper
Howard Beach	15619 CROSSBAY BLVD	HOWARD BEACH	NY	11414	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0884.00	135.0	Upper
Jamaica Hillside	16848 HILLSIDE AVE	JAMAICA	NY	11432	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0460.00	64.9	Moderate
Inwood	140 DOUGHTY BLVD	INWOOD	NY	11096	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4111.00	43.6	Low
3rd Ave & 75th	7501 3RD AVE	BROOKLYN	NY	11209	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0066.00	106.5	Middle
West New Brighton	445 FOREST AVE	STATEN ISLAND	NY	10301	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	085	0067.00	200.3	Upper
Uniondale	410 UNIONDALE AVE	UNIONDALE	NY	11553	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4074.01	75.3	Moderate
Great Necks	51 MIDDLE NECK RD	GREAT NECK	NY	11021	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	059	3007.00	115.4	Middle
Roslyn	1075 NORTHERN BLVD	ROSLYN	NY	11576	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3016.00	191.9	Upper
Chelsea	322 W 23RD ST	NEW YORK	NY	10011	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0093.00	119.6	Middle
Commack-Dix Hills	6105 JERICHO TPKE	COMMACK	NY	11725	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1118.04	123.8	Upper
Korea Town	22 W 32ND ST	NEW YORK	NY	10001	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0076.00	188.4	Upper
Smithtown	18 E MAIN ST	SMITHTOWN	NY	11787	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1349.09	131.7	Upper
441 Columbus Avenue	441 COLUMBUS AVE	NEW YORK	NY	10024	M-F 9:00-5:00	35614	36	061	0165.00	292.5	Upper
Jericho	ROBBINS LN AT JERICHO TPKE	JERICHO	NY	11753	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	5187.00	135.8	Upper
Glen Cove	23 GLEN COVE AVE	GLEN COVE	NY	11542	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	059	5172.01	46.7	Low
Central Islip	78 CARLETON AVE	CENTRAL ISLIP	NY	11722	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1462.03	60.9	Moderate
Deer Park	400 COMMACK RD	DEER PARK	NY	11729	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1228.01	72.3	Moderate
North Lindenhurst	120 SUNRISE HWY	LINDENHURST	NY	11757	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1234.04	85.5	Middle
Lynbrook	320 MERRICK RD	LYNBROOK	NY	11563	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4118.00	115.7	Middle
Baychester	3955 BAYCHESTER AVE	BRONX	NY	10466	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0426.00	113.6	Middle
No. Valley Stream	670 FRANKLIN AVE	FRANKLIN SQUARE	NY	11010	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4054.00	90.5	Middle
Morris Park	1800 WILLIAMSBRIDGE RD	BRONX	NY	10461	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0288.00	94.7	Middle
Soho	476 BROADWAY	NEW YORK	NY	10013	M-F 9:00-5:00	35614	36	061	0045.00	247.6	Upper
Ossining	22 PLEASANTVILLE RD	OSSINING	NY	10562	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	119	0134.02	111.5	Middle
Elwood	710 LARKFIELD RD	EAST NORTHPORT	NY	11731	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	103	1118.01	87.5	Middle
3rd & 58th	974 3RD AVE	NEW YORK	NY	10022	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0112.03	276.4	Upper
1107 Broadway	1107 BROADWAY	NEW YORK	NY	10010	M-F 9:00-5:00	35614	36	061	0058.00	292.5	Upper
Bryant Park	1065 6TH AVE	NEW YORK	NY	10018	M-F 9:00-5:00	35614	36	061	0113.00	0.0	NA
787 Seventh Ave	787 7TH AVE	NEW YORK	NY	10019	M-F 9:00-5:00	35614	36	061	0131.00	167.9	Upper
Union Square	52 E 14TH ST	NEW YORK	NY	10003	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0042.00	292.5	Upper
East Farmingdale	2261 BROADHOLLOW RD	FARMINGDALE	NY	11735	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	103	1223.00	101.8	Middle
Smithhaven	131 ALEXANDER AVE	LAKE GROVE	NY	11755	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1350.03	109.7	Middle
New City	170 N MAIN ST	NEW CITY	NY	10956	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	087	0108.03	178.6	Upper
Sunvet	5801 SUNRISE HWY	HOLBROOK	NY	11741	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1466.08	90.0	Middle
Tallman	250 ROUTE 59	SUFFERN	NY	10901	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	087	0116.02	126.2	Upper
Brighton Beach	706 BRIGHTON BEACH AVE	BROOKLYN	NY	11235	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0360.02	41.0	Low
Moynihan Train Hall	383 W 31ST ST STE 115	NEW YORK	NY	10001	M-F 9:00-5:00	35614	36	061	0103.00	173.7	Upper

**Citibank, National Association  
Financial Center Listing**

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
Branch Name	Address	City	State	Zip		MSA	State	County	Census Tract	% Median	Category
Roosevelt Field	502 OLD COUNTRY RD	GARDEN CITY	NY	11530	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4066.00	140.2	Upper
90 Park Avenue	90 PARK AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0082.00	229.1	Upper
Chatham Square	2 MOTT ST	NEW YORK	NY	10013	M-F 9:00-5:00 S-Su 10:00-2:00	35614	36	061	0029.02	47.1	Low
Hauppauge	730 VETERANS HWY	HAUPPAUGE	NY	11788	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1352.09	108.0	Middle
Broadway & Astor	749 BROADWAY	NEW YORK	NY	10003	M-F 9:00-5:00	35614	36	061	0057.00	292.5	Upper
Broadway & 63rd	1900 BROADWAY	NEW YORK	NY	10023	M-F 9:00-5:00	35614	36	061	0149.00	256.7	Upper
Nostrand & Newkirk	1871 NOSTRAND AVE	BROOKLYN	NY	11226	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0828.00	87.5	Middle
North Babylon	1198 DEER PARK AVE	NORTH BABYLON	NY	11703	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1226.03	91.0	Middle
Rockefeller Plaza	12 W 48TH ST	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0096.00	0.0	NA
Williamsburg	240 BEDFORD AVE	BROOKLYN	NY	11249	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0553.00	133.1	Upper
Middle Village	7809 METROPOLITAN AVE	MIDDLE VILLAGE	NY	11379	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0657.03	129.5	Upper
South Park Slope	424 5TH AVE	BROOKLYN	NY	11215	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0137.00	202.8	Upper
Tribeca	120 W BROADWAY	NEW YORK	NY	10013	M-F 9:00-5:00	35614	36	061	0033.00	292.5	Upper
West Village	395 6TH AVE	NEW YORK	NY	10014	M-F 9:00-5:00	35614	36	061	0071.00	292.5	Upper
Lake Success	1524 UNION TPKE	NEW HYDE PARK	NY	11040	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3028.00	113.2	Middle
Cedarhurst	530 CENTRAL AVE	CEDARHURST	NY	11516	M 9:00-6:00 T-W 9:00-4:00 Th 9:00-6:00 F 9:00-4:00	35004	36	059	4112.00	112.2	Middle
Islip Mac Arthur	4175 VETERANS MEMORIAL HWY	RONKONKOMA	NY	11779	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35004	36	103	1466.18	85.3	Middle
Atlantic Terminal	139 FLATBUSH AVE	BROOKLYN	NY	11217	M-F 9:00-5:00	35614	36	047	0035.00	165.4	Upper
Floral Park	215 JERICHO TPKE	FLORAL PARK	NY	11001	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3026.00	102.5	Middle
Port Jefferson	4800 NESCONSET HWY	PORT JEFF STA	NY	11776	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1582.08	84.5	Middle
Southern Blvd	1463 SOUTHERN BLVD	BRONX	NY	10460	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	005	0155.00	39.2	Low
Amityville	241 BROADWAY	AMITYVILLE	NY	11701	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1235.00	63.2	Moderate
Mineola	250 OLD COUNTRY RD	MINEOLA	NY	11501	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	3036.00	92.3	Middle
125th Street	201 W 125TH ST	NEW YORK	NY	10027	M-F 9:00-5:00 S 10:00-2:00	35614	36	061	0222.00	76.2	Moderate
Steinway	2591 STEINWAY ST	ASTORIA	NY	11103	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	081	0143.00	92.8	Middle
Bay Ridge	502-512 86TH ST	BROOKLYN	NY	11209	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35614	36	047	0160.00	114.2	Middle
Coney Island	3004 MERMAID AVE	BROOKLYN	NY	11224	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00	35614	36	047	0342.00	39.1	Low
Merrick	2085 MERRICK RD	MERRICK	NY	11566	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	059	4152.01	129.6	Upper
Selden	684 MIDDLE COUNTRY RD	SELDEN	NY	11784	M 9:00-5:00 T-Th 9:00-4:00 F 9:00-5:00 S 10:00-2:00	35004	36	103	1585.09	63.9	Moderate
Sioux Falls	5800 S CORPORATE PL	SIOUX FALLS	SD	57108	M-F 9:00-4:00	43620	46	083	0101.10	97.0	Middle
Reston	11800 SPECTRUM CTR	RESTON	VA	20190	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	47894	51	059	4822.03	167.3	Upper
Tysons Corner	8516 LEESBURG PIKE	VIENNA	VA	22182	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	47894	51	059	4802.03	84.8	Middle
Arlington	1010 N GLEBE RD	ARLINGTON	VA	22201	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00	47894	51	013	1014.01	112.0	Middle
Centreville	14175 SAINT GERMAIN DR	CENTREVILLE	VA	20121	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00	47894	51	059	4913.03	79.9	Moderate
McLean	6643 OLD DOMINION DR	MCLEAN	VA	22101	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00	47894	51	059	4707.00	194.6	Upper
Merrifield	8191 STRAWBERRY LN STE E	FALLS CHURCH	VA	22042	M 10:00-6:00 T-Th 10:00-5:00 F 10:00-6:00 S 10:00-2:00	47894	51	059	4402.01	137.7	Upper
Private Bank New York	153 EAST 53RD STREET	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0100.00	292.5	Upper
Private Bank Miami	201 S. BISCAYNE BLVD.	MIAMI	FL	33131	M-F 9:00-5:00	33124	12	086	0037.08	217.3	Upper
Private Bank Los Angeles	300 SOUTH GRAND AVE.	LOS ANGELES	CA	90071	M-F 8:30-3:30	31084	06	037	2075.02	0.0	NA
Hato Rey	235 CALLE FEDERICO COSTA	SAN JUAN	PR	00918	M-F 10:00-2:00	41980	72	127	0105.00	207.5	Upper

# Financial Center Openings and Closures



Citibank, National Association  
Financial Center Openings 2022 - Q1 2024

FINANCIAL CENTER							CENSUS DATA					
Opening Date	Activity	Branch Name	Address	City	State	Zip	MSA	State	County	Census Tract	% Median	Category
2022-12-19	Opening	Moynihan Train Hall	383 W 31ST ST STE 115	NEW YORK	NY	10001	35614	36	061	0103.00	173.7	Upper

## Citibank, National Association

## Financial Center Closures

2022 - Q1 2024

FINANCIAL CENTER							CENSUS DATA					
Date	Activity	Branch Name	Address	City	State	Zip	MSA	State	County	Census Tract	% Median	Category
2022-02-27	Closure	Private Bank Washington D.C.	1101 PENNSYLVANIA AVENUE N.W., 9th FLOOR	WASHINGTON	DC	20004	47894	11	001	0058.02	198.1	Upper
2022-07-01	Closure	Plainview-Sunnyside	100 SUNNYSIDE BLVD	PLAINVIEW	NY	11803	35004	36	059	5197.02	163.3541	Upper
2022-07-01	Closure	Plandome	66 BAYVIEW AVE	MANHASSET	NY	11030	35004	36	059	3018.00	104.8925	Middle
2022-07-01	Closure	Westwood	1072 WESTWOOD BLVD	LOS ANGELES	CA	90024	31084	06	037	2652.04	0	NA
2022-07-01	Closure	Napa	605 TRANCAS ST	NAPA	CA	94558	34900	06	055	2005.04	99.1009	Middle
2022-07-01	Closure	North Aurora	201 GENESIS DR	NORTH AURORA	IL	60542	20994	17	089	8530.01	84.0783	Middle
2022-10-03	Closure	Private Bank San Francisco	ONE SANSOME STREET, 23RD FLOOR	SAN FRANCISCO	CA	94104	41884	06	075	0117.00	0.0	NA
2023-02-10	Closure	Greenlawn	260 PULASKI RD	GREENLAWN	NY	11740	35004	36	103	1113.00	118.2623	Middle
2023-09-29	Closure	White Plains South	444 MAMARONECK AVE	WHITE PLAINS	NY	10605	35614	36	119	0095.00	140.9836	Upper
2023-10-06	Closure	Capitola	1995 41ST AVE	CAPITOLA	CA	95010	42100	06	087	1217.02	98.9712	Middle
2023-10-06	Closure	Tujunga	10460 MOUNT GLEASON AVE	TUJUNGA	CA	91042	31084	06	037	1031.02	95.4978	Middle
2023-10-06	Closure	Big Bear Lake	41969 BIG BEAR BLVD	BIG BEAR LAKE	CA	92315	40140	06	071	0112.03	84.0623	Middle
2023-12-11	Closure	Private Bank Chicago	227 WEST MONROE STREET	CHICAGO	IL	60661	16984	17	031	8391.00	166.6	Upper
2024-01-12	Closure	5th Avenue & 60th St	785 5TH AVE	NEW YORK	NY	10022	35614	36	061	0114.01	292.457	Upper

# List of Services

The list below and the additional information about the bank's products, services, disclosures, and other current information that follow represent the bank's service offerings as of April 1st. Please ask an employee if you would like a copy of our current disclosures that are available in English, Spanish, and Chinese.

### **Consumer Bank Service Offerings**

#### **1. Client Manual – Consumer Accounts and Marketplace Addendum (CMMA) *(applicable until conversion to simplified banking)***

- General Terms – Consumer Use Acknowledgment
- Arbitration Provisions
- Checking and Savings Account
  - Citigold
  - Citigold Private Client
  - Citibank Account Package - Regular Checking only (accounts opened on or after 7/18/22)
  - Citi Priority Account Package - Regular Checking only (accounts opened on or after 7/18/22)
  - Citigold Account Package- Regular Checking only (accounts opened on or after 7/18/22)
  - Citi Miles Ahead Banking Package
  - Regular Checking
  - Citi Savings Account
  - Citi Accelerate Savings Account
  - Citi Miles Ahead Savings Account
- Court ordered Money Market Account
- Certificate of Deposit Account
- Investment Account Linking
- Safe Deposit Box Rental
- Funds Availability
- Other Fees and Charges for All Accounts
- Amendments to the Citibank Client Manual – Consumer Accounts and Marketplace Addendum
- Schedule of Standard Fees and Charges

#### **2. Consumer Deposit Account Agreement (CMA) - U.S. Markets *(applicable after conversion to simplified banking)***

- General Terms
- Arbitration Provisions
- Consumer Deposit Accounts
- Checking Accounts
  - Regular Checking Account
  - Access Checking Account
- Savings Accounts
  - Citi Accelerate Savings Account

- Citi Miles Ahead Savings account
- Certificate of Deposit Account
- Court Ordered Money Market Account
- IRA Account
- Electronic Funds Transfer
  - Wire Transfer
  - Remittance Transfer
- Fee Schedule
- Funds Availability
- Discontinued Products, Services and Features

### **3. Citi Alliance® Consumer Deposit Account Agreement**

- General Terms
- Arbitration Provisions
- Citi Alliance Checking Account
- Citi Alliance Savings Account
- Fee Schedule
- Funds Availability

### **Business Banking Service Offerings**

- CitiBusiness Client Manual – U.S. Markets
- Resolutions of Disputes/Arbitration
- CitiBusiness Checking Accounts
- CitiBusiness Savings, IMMA, and Certificates of Deposits
- Overdraft Protection
- Citibank's Standard Funds Availability Policy (All Marketplaces)
- Account Transactions
  - Deposits
  - Deposits Subject to Verification/Count
  - ACH Provisional Credits
  - Transfers
  - Wire Transfers
  - Withdrawals
- Electronic Banking
- Citi Business Online and Citibank Online for Small Business
- Citibank Banking Card/CitiBusiness Debit Card
  - Using Your Citibank Banking Card/CitiBusiness Debit Card
  - Account Inquiries
  - Borrow
  - Cash Withdrawal
  - Deposits
  - Loan payments
  - Transfers
  - Transaction Records

- Point of Sale Transactions
- Transactions made Outside the U.S. and Puerto Rico
- Errors and Problem Resolution Procedures
- Unauthorized Transactions
- Citibank banking Card/CitiBusiness Debit Card Banking Security Tips
- ERISA Section 408(b)(2) Disclosure Document
- CitiBusiness Service Center
- Amendments to the CitiBusiness Client Manual, U.S. Markets
- Schedule of Standard Fees and Charges
- Cash Management Products and Services Standard Pricing Schedule

# Client Manual — Consumer Accounts

---

## U.S. Markets

**Effective September 7, 2023**

Welcome to Citibank and thank you for choosing us for your banking needs.

This manual contains some important information you should know about your deposit relationship with Citibank. It is an agreement between you and us. From Account Transactions to Electronic Banking and beyond, we want you to understand how our products and services work, as well as to understand some of the important responsibilities that exist — yours and ours.

Some of these responsibilities are the same for every customer, no matter where you live. Others are different based on specific state laws. Some are described in additional agreements. Together, these documents provide basic terms and conditions of our deposit relationship.

This manual also contains an arbitration provision that covers all disputes between us.

Please review this Client Manual thoroughly — and keep it for future reference. And if you have any questions, or need additional copies, please call us anytime at 1-888-CITIBANK or Text Telephone (TTY): We accept 711 or other Relay Service, visit your local branch or use the search function on [citi.com](https://www.citi.com).

# Contents

<b>Contact Us</b>	<b>4</b>	Transferring Account Ownership	14
CitiPhone Banking®	4	Language Preference	14
Other Customer Service		Account Errors and Adjustments	15
Telephone Numbers*	4	Assignments	15
<b>General Terms — Consumer Use</b>		Important Tax Information <sup>3</sup>	16
<b>Acknowledgment</b>	<b>5</b>	Foreign Account Tax Compliance Act	16
Complaints and Inquiries	5	<b>Account Transactions</b>	<b>17</b>
Important Note to Australian Resident Clients	5	What This Section Covers	17
Definitions	5	Checkbooks and Checks	17
Definitions of Types of Accounts	8	Deposits	17
<b>Account Opening/Ownership/Maintenance</b>	<b>10</b>	Remotely Created Checks	18
Amendments/Changes to This Agreement	10	Endorsements	18
Arbitration	10	Items Sent for Collection	19
Conflicting Demands/Disputes	10	Verification and Collection	19
Exemplar Signature	10	ACH Provisional Credits	19
Governing Law	10	Notice of Incoming Transfer	19
Rate Region	11	Deposited Transaction Item Returned Unpaid	19
Indemnification	11	Reconstructing Lost, Missing, or Destroyed Deposits	19
Information Sharing	11	Our Right to Refuse Deposits	20
Limitation on Time to Sue or Arbitrate	12	Account Balance and Transaction Information	20
Recording Your Service Requests	12	External Funds Transfers	21
Your Consent for Us to Call You	12	Cancellations or Amendments of Funds Transfer Requests	22
Your Consent for Us to Use Your Mobile Phone Number to Identify You	12	Claims	24
Security Interest	12	Withdrawals	24
Severability	12	<b>Account Statements and Notices, Periodic Statements</b>	<b>32</b>
Waiver	12	Cancelled Check Options	32
Account Opening	12	Substitute Checks and Your Rights	33
Consumer Reporting Agency Information	13	Filing a Claim	33
Updating Your Account Information	14		



---

<b>Special Circumstances</b>	<b>34</b>	Error Resolution and Notice Procedures for all other Electronic Fund Transfers	52
Forfeited Accounts	34	Confidentiality at Citibank	53
Death or Legal Determination of Incompetence	34	<b>Limitation of Liability</b>	<b>54</b>
Dormant Accounts	34	<b>Arbitration</b>	<b>55</b>
Legal Process	34	Covered Disputes	55
Right of Setoff	35	Arbitration Limits	55
Restricted Access	35	How Arbitration Works	56
Closing a Deposit Account	35	Paying for Arbitration Fees	56
Certain Deposit Accounts with Transactional Features	36	The Final Award	56
<b>Foreign Currency Exchange</b>	<b>38</b>	Right to Resort to Provisional Remedies Preserved	56
Limitation of Liability	38	Survival and Severability of Terms	56
<b>Electronic Banking</b>	<b>39</b>	Rules for Rejecting This Arbitration Provision	57
General	39	<b>Appendix 1: Introduction to Simplified Banking</b>	<b>58</b>
Access Devices	39	Introducing automatic linking of accounts	58
Withdrawal Posting Cut-Off Times	40	Introducing Relationship Tiers	58
Types of Transactions; Limitations	40	Introducing Family Linking	58
Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers	51	<b>Signature Card (Reference Copy)</b>	<b>62</b>

---

## Contact Us

### CitiPhone Banking®

**Toll-Free (within the U.S.):**  
1-888-CITIBANK

**To call collect from outside the U.S.:**  
1-210-677-0065

**For the speech and hearing impaired  
call our Text Telephone (TTY):**

We accept 711 or other Relay Service

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

### Other Customer Service Telephone Numbers \*

**Citibank® Online:**

1-800-374-9700

[citibankonline.com](http://citibankonline.com)

**Contact your Financial Advisor or  
Citi Personal Wealth Management:**

1-800-846-5200

**Text Telephone (TTY):**

We accept 711 or other Relay Service

**Retirement Plan Services:**

1-800-695-5911

**Text Telephone (TTY):**

We accept 711 or other Relay Service

**Citigold® Customer Service with linked  
Citi Personal Wealth Management Investment  
Accounts or for relationships which do not contain  
a linked Citi Personal Wealth Management  
Investment account:**

1-888-CITIGOLD (1-888-248-4465)

**Citi Priority Main Customer Service**

1-888-275-2484

**Citi Priority Collect Number**

1-210-677-3780

**Citibank® MasterCard® or Visa®**

1-800-950-5114

---

### Footnote:

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

---

## General Terms — Consumer Use Acknowledgment

When you open a Citibank consumer deposit account, you are agreeing that your account will be governed by this *Client Manual* (sometimes referred to as “Manual”) and any and all accompanying Marketplace Addenda (sometimes referred to as “Addendum”). Together, the Manual and Addendum are referred to as “Agreement,” which contain important terms and conditions, details, rules and procedures applicable to each of your accounts. You agree not to use any consumer account for business purposes. Not all products and services described herein may be available to customers of Citi Private Bank, and International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages. These customers may receive other or additional specific terms and conditions.

Unless otherwise expressly agreed in writing, our relationship with you will be that of debtor and creditor. That is, we owe you the amount of your deposit. No fiduciary, quasi-fiduciary or other special relationship exists between you and us. We owe you a duty of ordinary care. Any internal policies or procedures that we may maintain in excess of reasonable commercial standards and general banking usage are solely for our own benefit and shall not impose a higher standard of care than otherwise would apply in their absence.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

This Manual provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

### Complaints and Inquiries

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

### Important Note to Australian Resident Clients

Please note that Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

### Definitions

When used in this Agreement:

“We,” “us,” “our,” and “Citibank” mean Citibank, N.A., and “you” and “your” mean you, the customer.

“Access Device” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank® Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank® Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”), one time password (OTP) and the User ID and Password you use to access Citibank® Online and CitiMobile®.

“Auto Save” means a recurring pre-authorized transfer from a consumer checking account to a Citibank savings or money market account.

---

**“Automated Clearing House Network” (“ACH Network”)** means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

**“Automated Clearing House or ACH”** debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

Your **“Available Now”** balance is the total amount you can use right now. The Available Now balance amount may be less than your On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your account. For example, a recent deposited check may not be included in your Available Now balance.

**“Bill Payment”** means an individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

**“Business Day”**

- when referring to Citibank, means 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. For purposes of determining the Business Day for requests to open accounts, see the “Account Opening” section of the Manual. For funds availability purposes, see the “Funds Availability at Citibank” section of the *Marketplace Addendum*.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

**“Citibank® ATM Card”** means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, refer to the “Electronic Banking” section of this Manual.)

**“Citibank® Banking Card”** means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.

**“Citibank® Debit Card”** means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

**“Citigroup Global Markets Inc.” (“CGMI”)**, member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc.

**“Citi Personal Wealth Management” (“CPWM”)** is a business of Citigroup Inc., offering investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC.

**“Citi Private Bank” (“CPB”)** is a business of Citigroup Inc. Citi Private Bank 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. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (“CGMI”), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.

---

**“Enhanced Direct Deposit”** is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

**“Electronic Funds Transfers” (“EFT”)** means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers
- International wire transfers from a consumer account
- Automated Clearing House (ACH)
- Instant Payments
- Zelle® Transfers
- Point-of-Sale (“POS”) transactions
- ATM transactions
- Direct deposit or withdrawal of funds
- Transfers initiated by telephone

Non-EFT transactions include: transfers related to bona fide trust and custodial accounts; domestic Fedwire and similar network transactions CHIPS, SWIFT, and telex; and transfers to cover overdrafts such as Safety Check transfers.

**“Home Branch”** means the Citibank branch in which you opened your account or to which your account was assigned or transferred.

**“International Personal Bank U.S.” (“IPB U.S.”)** is a business of Citigroup Inc. (“Citigroup”) which provides its clients access to a broad array of products and services available through Citigroup, its bank and non-bank affiliates worldwide (collectively, “Citi”). Through IPB U.S., clients have access to the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages. Banking products and services are provided by Citibank, N.A.

**“Linked Accounts”** or **“Linking”** means eligible Citibank deposit and/or credit accounts that are combined for different benefits, which may include pricing, statements, Safety Check and the ability to perform certain transactions between accounts. Certain accounts that you maintain with our affiliates may also be linked. Generally, accounts that you maintain in different geographies cannot be linked.

**“Mobile Check Deposit”** means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

**“Network ATM”** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

---

Your **“On Deposit”** amount reflects all transactions recorded in your account as of today. The On Deposit amount may be greater than the Available Now amount because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

**“Point-of-Sale” (“POS”)** means a Citibank® Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, refer to the “Electronic Banking” section of this Manual.)

**“Proprietary Citibank ATM”** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

**“Remotely Created Check(s)”** means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you).

## Definitions of Types of Accounts

*Effective 8/21/23 to 12/31/23: Authorized representatives for Uniform Transfers/Gifts to Minors (UTMA/UGMA) accounts and certain Special Title Accounts (including Estate, Formal Trusts, Guardianships, Conservatorships, Custodianships, and Representative Payee) (collectively “Affected Accounts”) will not be able to add owners or open new accounts in the same title; beneficial owners of Affected Accounts will not be able to add owners to their existing accounts or open new accounts in any title.*

**“Estate Account”** means an account opened by a fiduciary on behalf of a formal estate. The estate will have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**“Individual Account”** means an account owned in the name of one person only.

**“Joint Account”** means an account owned in the names of more than one person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the joint account owners. In the event of conflicting instructions or a dispute among you, we may require all joint account owners to act together in giving us instructions or performing transactions. Any joint account owner may close a joint account.

**Each account owner is jointly and severally responsible for all activity related to the joint account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, whether or not they participate in the transaction or benefit from its proceeds. We may be required by legal process to pay all the funds in a joint account to satisfy a judgment against any or all account owners.**

**Applicable to accounts opened on or after April 23, 2021**

**All Joint Accounts must have at least one adult owner. Minors age 13 to 17 may qualify to open a Joint Account. Please refer to the governing state law of your account for information about legal rights and obligations of minors. When at least one owner of a Joint Account is a minor in the Basic Banking Package, the adult owner should serve as the primary signer which means the adult owner will receive communications and statements regarding the account according to the Client Manual — Consumers Accounts and Marketplace Addendum (for instance, see “Account Statements and Notices,” “Periodic Statements”). Unless expressly limited, the Joint Account rules explained in the Client Manual — Consumer Accounts and Marketplace Addendum otherwise remain unchanged.**

---

**“In-Trust-For (“ITF”) Account”** means an account where you designate another person as beneficiary of the account. You can open an individual or joint ITF account as long as it is not a checking account. The beneficiary receives the funds in the account only upon the death of all account owners and cannot make any withdrawals or account changes before that time. If more than one beneficiary is named in our records, they will share equally in the account proceeds. During the lifetime of one or more of the account owners, this account will be treated as an individual account or joint account, as applicable. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary.

**“Trust Account”** means an account owned by a trust. In some cases, the trust must have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**“Uniform Transfers to Minors Account” (“UTMA Account”)** means an account owned by a minor, who receives the funds as a permanent (irrevocable) gift. A custodian controls and manages the account for the benefit of the minor. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act only upon the custodian’s instructions. You may wish to consult your tax advisor or attorney before opening a UTMA account.

Citibank reserves the right to restrict an UTMA account once the account reaches the age of termination under state law. If the custodian refuses or is unable to transfer remaining UTMA account funds to the beneficiary at the age of account termination, Citibank may, at any time thereafter and in its sole discretion, block the UTMA account. If the UTMA account is blocked by Citibank, any and all future withdrawals from or deposits into the UTMA account will be prohibited. In addition, Citibank may issue a check for the balance of the UTMA account directly to the beneficiary if Citibank in its sole discretion believes the UTMA account has terminated under state law. Citibank also has the right to close the UTMA account at any time by issuing a check for the balance of the account in UTMA form.



---

# Account Opening/Ownership/Maintenance

## Amendments/Changes to This Agreement

We may change the terms of this Agreement by adding, deleting or modifying existing ones in which a notice will be provided as required by law. We may also amend the Agreement without prior notice, unless otherwise required by law (e.g., by posting the information in our offices, on our web site, or otherwise making it available to you). You should retain all amendments and notifications with copies of the agreements and disclosures we provided to you when opening your account.

## Arbitration

This Agreement contains an arbitration provision that explains that you cannot go to court, have a jury trial or initiate or participate in a class action if you have a dispute with us. Instead, this provision tells you that the dispute must be resolved by a professional arbitrator, not a judge or jury. This section also explains how arbitration works and some of the differences between resolving a dispute in arbitration and resolving one in court. All of the terms of the arbitration provision are set forth in the section entitled “Arbitration.” Please read it carefully.

## Conflicting Demands/Disputes

If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person’s authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person’s right and authority over the account and its funds; (2) refuse transactions and return checks, marked “Refer to Maker” (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

## Exemplar Signature

Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank’s records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

## Governing Law

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

### Opening an account in a physical branch location:

If you open your account in a physical branch location or with a physical branch employee by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

### Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State.



- 
- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
  - b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States.

Please note plan documents determine the Governing State applicable to retirement accounts.

## **Rate Region**

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

### **Opening account in a physical branch location:**

- a. If you open your account in a physical branch or with a physical branch employee by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

### **Opening an account through other channels:**

- a. If you open your account online (including Citi Mobile®) or by telephone other than a physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

## **Indemnification**

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

## **Information Sharing**

Our consumer privacy notice describes personal information we may collect about you, including your name, address, telephone number, and other information we receive from you, information about your account and transactions, and information we receive from credit reporting agencies and other sources. You authorize us to disclose this information to affiliates and nonaffiliated third parties as permitted by applicable law except as you or we limit those disclosures under the terms of our consumer privacy notice. A copy of our consumer privacy notice accompanies your Agreement and we will provide it thereafter as required by applicable law. You may obtain a copy of our consumer privacy notice at any branch, by calling

---

us toll-free within the U.S. at 1-888-214-0017, by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers) or by visiting [citibank.com](https://citibank.com). You may change your privacy preferences at any time by calling the toll free number listed in our privacy notice. We may take as long as thirty (30) days from our receipt of your privacy choices to process your request.

### **Limitation on Time to Sue or Arbitrate**

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

### **Recording Your Service Requests**

We may monitor or record your conversations with us or with an agent acting on our behalf. We do this from time to time to monitor the quality of service and accuracy of information given to you and to ensure that your instructions are followed.

### **Your Consent for Us to Call You**

You understand that we or our agents may contact you at any telephone number you provide to us, including your mobile phone number. You agree to receive these calls and messages, such as text messages or prerecorded or autodialed calls. You understand your service provider may charge you for these calls/messages.

### **Your Consent for Us to Use Your Mobile Phone Number to Identify You**

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### **Security Interest**

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA or tax-qualified retirement accounts or where otherwise prohibited by law.

### **Severability**

Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

### **Waiver**

We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

### **Account Opening**

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver's license or other identifying documents. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

Account opening transactions that are completed prior to the Cut-off Time on a Business Day<sup>1</sup> are recorded as having occurred on that day. Account opening transactions that complete after the Cut-off Time are recorded as having occurred the next Business Day.<sup>1</sup> The exception to the Business Day<sup>1</sup> rule is Certificates of Deposit opened via Citibank® Online. Please refer to footnote 2 for the rules that apply to Certificates of Deposit opened via Citibank® Online.

Some cut-off times are based on Eastern Time and others are based on Central Time. Please review the cut-off times listed in the chart below.

Account Type	Opening Channel	Account Opening Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Savings Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time -Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online	11:59 PM Central Time <sup>2</sup>

## Consumer Reporting Agency Information

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

## Footnotes

<sup>1</sup> When referring to Citibank, “Business Day” means 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. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.

<sup>2</sup> Certificates of Deposit opened via the Citibank® Online channel are recorded as opened on the date the opening transaction is completed based on Central Time with a 11:59 PM Central Time cut-off time. Certificates of Deposit opened via the Citibank® Online channel can be recorded as opened on every day of the year including days that are not Business Days.<sup>1</sup>

---

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers) or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

## **Updating Your Account Information**

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing law or Rate Region of any of your existing accounts or services.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

## **Transferring Account Ownership**

OWNERSHIP OF CHECKING, SAVINGS, MONEY MARKET AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

## **Language Preference**

This section applies if your preferred communication language about Citi’s products and services is other than English. Although we may not be able to accommodate your language preference at all of our branches or for all products and services, as a courtesy, at your request, and for your convenience only, when you open an account with us we may be able to provide you with services in your preferred language.

### **Account Documents**

English is the controlling language governing your banking relationship with us and your account documents. As an example, the English version of this Agreement is the governing Agreement.

### **Spanish Language**

For customers who inform us their preferred language is Spanish, upon your request, Citi can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your account statement. Although we may send you a Spanish version of your account statements, you can obtain an English version upon request. If you receive both an English and Spanish version of this Agreement or if you request English and Spanish versions of your account statements, you should retain both versions for your records. Many features on Citi Online and Proprietary Citibank ATM, and CitiPhone Banking® are offered in Spanish.

---

### **Account Communications**

Other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English.

### **Availability of Products and Services**

Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch or a Relationship Manager in your preferred language. Not all preferred languages are available in every branch. Please call CitiPhone Banking® to find branches with representatives who speak your preferred language.

### **Customer Service**

You may be able to receive customer service in your preferred language by calling CitiPhone Banking®.

### **Account Errors and Adjustments**

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions not involving an electronic funds transfer. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences.

**Note:** There are exceptions to this thirty day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one (1) year (two (2) years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call CitiPhone Banking® at the number on the back of your Citibank® Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to the “Substitute Checks and Your Rights” section of this Manual. Please read the “Error Resolution and Notice Procedures” provisions of the “Electronic Banking” section of this Manual for additional information about problems with such transactions.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

### **Assignments**

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

---

## Important Tax Information<sup>3</sup>

When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please review the separate IRA and other tax-qualified retirement account disclosures for additional requirements that may apply.

## Foreign Account Tax Compliance Act

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

---

### Footnotes:

<sup>3</sup> *IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.*



---

# Account Transactions

## What This Section Covers

This section governs transaction activity in the following Citibank accounts: all types of checking, savings and money market accounts. It does not apply to certificate of deposit accounts. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

## Checkbooks and Checks

When you open a checking or money market account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately.

For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to payees as "Account Closed" or "Refer to Maker." You will be responsible for issuing any replacement checks.

## Deposits

You can make deposits:

- To qualifying accounts linked to your Citibank® Banking Card<sup>4</sup> at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit (forms for establishing direct deposits can be obtained at any Citibank branch or through Citibank® Online);
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, refer to the "Electronic Banking" section of this Manual.

---

## Footnotes:

<sup>4</sup> To ensure your accounts are properly linked, please stop by a branch or contact CitiPhone Banking® at 1-888-CITIBANK. You may also view a list of eligible accounts types, and link your qualifying Citi® accounts to your Citibank® Banking Card by signing on to [citibankonline.com](https://citibankonline.com). Select the "Link/Unlink Other Citi Accounts" option under "Services" and follow the instructions.

---

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

## Remotely Created Checks

You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

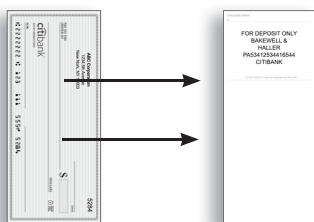
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

## Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.





---

## Items Sent for Collection

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

## Verification and Collection

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

## ACH Provisional Credits

Credit for an automated clearing house (“ACH”) transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

## Notice of Incoming Transfer

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact your branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.

## Deposited Transaction Item Returned Unpaid

A Deposited Transaction Item Returned Unpaid may occur whether or not your account is overdrawn.

When checks or other Transaction Items you deposit to your account are returned by the paying bank for insufficient or uncollected funds, we may, at our discretion and option, re-present those checks or other Transaction Items for payment — including electronically — without notifying you that the check or Transaction Item was returned. You agree we are not responsible for any loss or damage you may incur as a result of our not notifying you when such check or other Transaction Item was first returned.

We may also place a hold on the funds in question (see “Funds Availability at Citibank” section in the *Marketplace Addendum*) or charge your account for the amount (and any interest earned on it) whether or not the return or notice of non-payment is proper or timely.

If we receive an affidavit or a declaration under penalty of perjury stating that an endorsement on an item deposited to your account is forged, that the item contains an alteration, or that there has been a breach of warranty in connection with the item, we may charge the item back against your account or place a hold on the funds pending an investigation, without prior notice to you.

## Reconstructing Lost, Missing, or Destroyed Deposits

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a

deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us.

You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer’s records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer’s identity and any other information about the deposited item.

If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

**Our Right to Refuse Deposits**

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

**Account Balance and Transaction Information**

Although you may view your account information on Citibank® Online, Citi Mobile® or at an ATM and you may receive account information through CitiPhone Banking® and account updates through Citi® Text Banking, the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal.

The end of Business Day cut-off time for the transactions listed in the following chart is 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time). The cut-off time impacts the actual day on which these transactions will be effective and reflected in your account balance.

Type of Transaction Performed	Channel Where Transaction is Performed
Deposits and Payments <sup>5</sup>	Proprietary Citibank ATMs
Mobile Check Deposit	Citi Mobile®
Withdrawals	All ATMs
Citibank® Global Transfers	Citibank® Online, Citi Mobile®
Internal Transfers to other linked Citibank Accounts	Proprietary Citibank ATMs Network ATMs (primary account only) <sup>6</sup>
	Citibank® Online
	Citi Mobile®
	Telephone-initiated transfers (automated or staff-assisted)

---

**Footnotes:**

<sup>5</sup> Other than transfer payments to linked Citi Credit Cards.

<sup>6</sup> Refer to details in section *At a Proprietary Citibank ATM or at an ATM Network Machine*.

---

## External Funds Transfers

The following terms apply to any request to transfer funds from your account to an account maintained at another institution other than those made using an online or mobile person to person transfer service which is subject to a separate agreement. Examples of funds transfers covered by this section include wire transfers and Citibank® Global Transfers. In addition to the information provided here, please refer to any funds transfer agreements you may receive when you initiate such a request. For international funds transfers, you will be provided with certain disclosures required by federal law at the time you initiate your request for that transfer. To the extent the provisions in this section are inconsistent with the disclosures provided to you for an international wire transfer, the provisions of such disclosures shall govern. When you request a funds transfer, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request. For international funds transfer requests, you will be given information regarding the fees associated with that transfer on the disclosure you are provided at the time of the transfer request.

### Reliance by Citibank

Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request in accordance with the provisions set forth in the “Currency of Transfer” paragraph below.

### Security Procedures

When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure depends on the means by which you provide instructions to us. Unless we agree on another security procedure, you agree that we may confirm the authenticity and content of instructions by placing a call to any authorized signer on your account. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above.

### Transfer to a Beneficiary Bank

When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. When you identify a beneficiary by name and account number, the beneficiary bank may make final payment of the funds to the person identified by the account number even if the account number identifies a person different than the named beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

---

### **Currency of Transfer**

Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

### **Delays or Non-Execution of Funds Transfers**

We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

### **Incoming Funds Transfers**

Notice of your incoming funds transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your account for the funds received. Also, to determine if a funds transfer has been credited to your account, you can call CitiPhone Banking®, view your account information on Citibank® Online or Citi Mobile®, or request account updates via Citi® Text Banking.

### **Cancellations or Amendments of Funds Transfer Requests**

#### **Applicable to Consumer International Citibank Global Transfers and International Wire Transfers**

You have the right to cancel your funds transfer request for a full refund or to amend your funds transfer request provided you cancel or amend your request within thirty (30) minutes of your authorizing payment for that transfer. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph "Applicable to all other Funds Transfer Requests" will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into [citibankonline.com](https://citibankonline.com) or Citi Mobile. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

---

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

#### **Applicable to all other Funds Transfer Requests**

You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section above) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please Note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.

#### **Rejection of a Funds Transfer Request**

We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

#### **General Tips for Wire Transfer Safety**

Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

---

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- **Know Who You are Dealing With** — Do not send funds to an individual or business you don't know personally.
- **Verify your Wire Transfer Instruction** — Check the information you include on a wire transfer instruction to verify the information is correct.
- **Verify the legitimacy of what you are paying for** — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- **Be Cautious of any Recipient Claiming Urgency** — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

## Claims

### **Applicable to claims or questions with respect to Consumer International Citibank Global Transfers and International Wire Transfers**

Please refer to the "Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers" paragraph under "Electronic Banking" for a description of your rights.

### **Applicable to claims or questions with respect to domestic Citibank® Global Transfers**

Please refer to the "Error Resolution and Notice Procedures for all other Electronic Fund Transfers" paragraph under "Electronic Banking" for a description of your rights.

### **Applicable to claims or questions with respect to Domestic Wire Transfers.**

You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

### **Limitation of Liability**

Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

## Withdrawals

### **Where to Make a Withdrawal**

#### **At a Citibank Branch**

You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

#### **At a Proprietary Citibank ATM or at an ATM Network Machine**

You can use your Citibank® Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other



---

than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, refer to the “Electronic Banking” section of this Manual.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge free access.

### **Cash Withdrawals**

Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

### **Writing a Check**

You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) 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 or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

### **Paying Your Checks**

#### ***Electronic Presentment of Checks***

We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection. Please note: Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

#### ***Check Processing Cut-off Hour***

In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

#### ***Notations on Checks***

We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

**PLEASE NOTE:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

---

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

### ***Post-Dated Checks***

You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call CitiPhone Banking® and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

### ***Stale-Dated Checks***

You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

## **Stop Payment Orders (Checks)**

### ***General***

Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citibank® Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to “Stop Payment Orders (Automatic Transfers)” in the “Electronic Banking” Section of this Manual.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to “Other Fees and Charges For All Accounts” in the *Marketplace Addendum* for a schedule of applicable fees.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.



---

### ***Contents of Stop Payment Order***

You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

### ***Effective Period of Stop Payment Order: Renewal***

A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

### ***Payment over Valid Stop Payment Order***

If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

### ***Replacement Check***

If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word "replacement" on it so it is not mistaken for the original check.

### ***Official Checks and Money Orders***

You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a "Stop Payment Request and Indemnity Agreement" form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

### ***Posting Order***

We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the "Deposit Transaction Item Returned Unpaid," "Posting Order," "Overdrawing Your Account," "Insufficient Funds to pay a Transaction Item," and "Overdraft Protection" sections of the *Client Manual*, a "Transaction Item" includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized

---

payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits<sup>7</sup> that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

### **Overdrawing Your Account**

Citibank encourages its customer to consider the impact of overdrawing an account.

Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return ("Returned Items") or pay ("Overdraft") one or more Transaction Items.

We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, accounts in the Access Account Package are designed so that Transaction Items that cause an overdraft will not be authorized. Please review "Access Account Package" in the *Marketplace Addendum* for additional information. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

### **Insufficient Funds to pay a Transaction item**

Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you.

Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

---

### **Footnotes:**

<sup>7</sup> ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

---

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

### **Overdraft Protection**

This section outlines two options that are designed to help you cover overdraft amounts in your checking account. Ask us for information which may include an application.

### **Safety Check**

Safety Check covers overdraft amounts by transferring funds from your linked money market or savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

### **Contributing Accounts**

When you sign up for Safety Check, you may select one account you maintain at Citibank as your "Contributing Account." Your Contributing Account can only be a savings or money market account. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

### **Safety Check Transfers**

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

### **Transfers**

No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

### **Checking Plus® (variable rate) Line of Credit**

Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

The terms of a Checking Plus (variable rate) line of credit account are included in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers. Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

---

## Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (See the “Funds Availability at Citibank” section of the *Marketplace Addendum*.)
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

## Withdrawal Notice

We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

## Check Cashing

### ***Your Own Checks***

You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank® Banking Card or other identification that is acceptable to us.

### ***Third Party Checks***

In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank® Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/ or fee calculation purposes for up to the number of days it takes for us to collect the check.

---

***Payee Check Cashing***

When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

***Check Cashing for Others***

You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

---

## Account Statements and Notices, Periodic Statements

We will provide a periodic account statement to you showing all activity for the statement period, all transactions made with your Citibank® Banking Card, all transfers you authorize in advance, and other account information for the statement period. Your periodic statement will include a summary of your linked account balances and an itemized listing of your transactions by date, including information about checks presented against your account, and other notices about your linked accounts. We use postage-paid ordinary postal-mail to send you statements and notices to the postal mail address reflected in our records for the account.

Regardless of the number of account owners, we only mail statements and notices to one owner per account. Notification given to any one account owner is considered notification to all account owners and is considered delivered to you on the date we first place the statement or notice in the U.S. mail regardless of whether or not you receive it. At times, we mail individual owners and authorized representatives important notices and information relevant to them. When we mail notices with general information not specific to a particular account to individual account owners with multiple accounts and multiple mailing addresses, we will use the mailing address of the account most recently opened.

If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined to be undeliverable. If you have a checking, Checking Plus®, or Checking Plus® (variable rate) line of credit account, you will receive a statement each month and that statement will include information regarding all of your other linked accounts.

You can arrange to receive separate statements for your linked Citibank accounts by calling CitiPhone Banking® (see the “Contact Us” section of this Manual for telephone numbers).

Instead of receiving a paper statement through ordinary postal mail, any signer on an account may elect to enroll in our paperless statement service when you are registered on Citibank Online. If you elect to use the paperless statement service, we will notify you via email of the availability of your statement on Citibank Online. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citibank Online.

### Cancelled Check Options

Unless you have an account package that allows you to elect otherwise and you have done so, we will not send you images of your cancelled checks.

If you have a checking account in the Citigold® Account Package, Citi Priority Account Package, Citibank® Account Package or a Citi Private Bank Account, you may elect to have your check images delivered with your periodic statements. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you.

Images of your cancelled checks presented within the past 18 months are also available to you through Citibank® Online. Additionally, you may request a copy of any of your cancelled checks by calling CitiPhone Banking®. Please refer to “Other Fees and Charges for All Accounts” in the *Marketplace Addendum* for applicable fees.

---

## Substitute Checks and Your Rights

### What Is a Substitute Check?

A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

### Your Rights

The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citibank® Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest-bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

### Filing a Claim

If you believe a substitute check you have received from us was improperly debited to your account, please call CitiPhone Banking® at the number indicated in the “Contact Us” section of this Manual. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee).



---

## Special Circumstances

### Forfeited Accounts

If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

### Death or Legal Determination of Incompetence

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or contact CitiPhone Banking® (see the "Contact Us" section of this Manual for telephone numbers).

### Dormant Accounts

Under applicable state abandoned property statutes, your account will be considered dormant (inactive) and we may be required to send to the appropriate state the balances in your deposit account unless you have done at least one of the following during a specified period of time:

- Deposited or withdrawn funds;
- Signed and returned our active account confirmation form; or
- Written to us concerning the account.

A certificate of deposit account that has not reached initial maturity will not be considered inactive, but if the account renews automatically, it can become inactive starting after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern.

### Legal Process

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.



---

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid.

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

### **Right of Setoff**

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, Keogh plans and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

### **Restricted Access**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

### **Closing a Deposit Account**

You may close your account at any time (except as stated otherwise in this Manual). We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We may try to notify you in advance should this be necessary, but we are not obliged to do so. If we close your account, we will send you a check for your final balance, if any, minus any applicable account fees and charges. For clients living outside the United States, you may be asked to complete wire transfer instructions to receive your funds.

If your account balance is insufficient to pay applicable account fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions and Transaction Items conducted prior to account closure will survive the termination of the account and this Agreement. If we close your account because of negative account activity, we may report that information to a Consumer Reporting Agency.

## Certain Deposit Accounts with Transactional Features

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC “pass-through” insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC’s website in a document entitled “Deposit Broker’s Processing Guide” in section “VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide.”

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this Section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this Section.

### FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer’s SSN (no hyphens) or Tax ID number
6	Tax ID Code	Code indicates corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as is appears on the account
9	Address 1	Address line 1 as it appears on the customer’s statement
10	Address 2	Address line 2 as it appears on the customer’s statement
11	Address 3	Address line 3 as it appears on the customer’s statement
12	City	Address city as it appears on the customer’s statement
13	State	State postal abbreviation as it appears on the customer’s statement
14	Zip	Address zip as it appears on the customer’s statement (no hyphens)

Field Number	Field Name	Description
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, joint, or business account
21	Transactional Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit
22	Blank	Blank
23	Blank	Blank
24	Account Beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity
25	Account Participant Type	BEN is the type you should use
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government-Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual — Legal identification number (e.g. SSN, TIN). For a foreign national individual — where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual — the Tax identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes
29	Beneficiary's Government-Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other

---

## Foreign Currency Exchange

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling CitiPhone Banking®. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit [citibank.com](http://citibank.com), call CitiPhone Banking® or 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

### Limitation of Liability

We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.

---

## Electronic Banking

The following terms apply to a) Electronic Fund Transfers (EFT) (e.g., consumer ATM transactions, point-of-sale (POS) transactions, domestic Citibank Global transfers, Zelle® transfers, ACH transfers and Instant Payments) and b) where indicated International Citibank® Global Transfers and consumer international wire transfers designated as remittance transfers under federal law. Any authorized signer on an account may apply for these services on behalf of all authorized signers. Some EFT services are subject to separate terms and conditions (e.g., Citibank Global Transfers and Zelle® transfers) which are provided to you when enrolling in a specific service.

We shall comply with the requirements of, and you shall be entitled to, the remedies for error resolution for an EFT required in accordance with the federal Electronic Fund Transfer Act, 15 USC 1693 or alternatively, the remedies for error resolution for a remittance transfer in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, 15 USC 1693o-1 and regulations promulgated thereunder. You may be entitled to additional rights and remedies — including different limitations of liability for unauthorized transactions — according to the governing state law of your account. For more information, refer to “Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions” in this section of the Manual.

### General

Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

### Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services

At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain electronic banking services based upon security issues and other factors.

### ATM Terminal Transactions

You can get a record detailing the transactions you perform at Proprietary Citibank ATMs and Network ATMs. For deposits and payments made at Proprietary Citibank ATMs, your deposits and payments are accepted subject to bank verification.

### Termination of Electronic Banking Services

If you wish to terminate any electronic banking services or no longer wish to use your Citibank® Banking Card, call us at CitiPhone Banking® at 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

### Access Devices

Generally, you will receive your Citibank® Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive the PIN in a separate mailing. Your PIN is required for all Citibank® Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citibank® Online or Citi Mobile.

---

If you are unable to change your PIN at a Proprietary Citibank ATM or through the CitiPhone Banking® automated system, you may contact CitiPhone Banking® to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call CitiPhone Banking® to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys. You should also be aware that non-Proprietary Citibank ATMs and international ATMs may limit access to a primary checking account. To initially sign on to Citibank® Online, for additional security, in addition to your Citibank® Banking Card number and your PIN, you will need to choose a Citibank® Online User ID and Password. Together, the User ID and Password you select will be your Access Device for Citibank® Online.

To use the CitiPhone Banking® automated service, in addition to your Citibank® Banking Card, you will need a Telephone Access Code (TAC) or other form of permitted Access Device. Once you have received your Citibank® Banking Card, you can set up this code by calling CitiPhone Banking® (at the number on the back of your Citibank® Banking Card) for instructions on how to establish your TAC. To use the Citi Mobile® App or Citibank® Online, in addition to your Citibank® Banking Card, you will need a User ID and Password. If an unauthorized person has obtained access to your Citibank® Banking Card, your PIN, your Citibank® Online User ID and Password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank® Banking Cards.

We will automatically send you a new Citibank® Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank® Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank® Banking Card at any time and for any reason. To do so, cut your card in half and notify us through CitiPhone Banking®, Citibank® Online or at a Citibank branch. You agree to return the Citibank® Banking Card to us upon request.

## **Withdrawal Posting Cut-Off Times**

For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, the following applies: A Business Day is any day of the week that is not a Saturday, Sunday or bank holiday. Withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on non-Business Days will post to your account on the following Business Day.

## **Types of Transactions; Limitations**

### **Cash Withdrawals**

The cash withdrawal limits outlined in the chart may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card.

The number of cards issued to a Citigold® Private Client, Citigold Account Package, Citi Priority or Citi Private Bank account customer does not affect the maximum withdrawal limit per account.

## Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package <sup>8</sup>	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

For all packages, you may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank® Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages, please refer to your respective *Marketplace Addendum* for Citibank® Banking Card cash withdrawal limits.

There is no limit to the number of withdrawals you can make. You can use your Citibank® Banking Card to:

- Withdraw cash at a Proprietary Citibank ATM from your linked deposit accounts or obtain a cash advance from your linked line of credit and credit card accounts as permitted by the terms of those accounts;
- Withdraw cash at a Network ATM.

## Fees for Cash Withdrawals

There is no charge for making cash withdrawals with a Citibank® Banking Card at Citibank ATM locations in the U.S. Our charges for cash withdrawals at non-Citibank ATM locations will vary based on the account package you selected. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

## Deposits

- You can make deposits at a Proprietary Citibank ATM, to your linked checking, savings and money market accounts. ATM deposits received before the cut-off time for that Business Day will be considered deposited on that day. ATM deposits received after the cut-off time for that Business Day will be considered deposited on the next Business Day.
- You may have funds sent to your checking, savings and money market accounts by Direct Deposit.

---

## Footnotes:

<sup>8</sup> The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.



---

### Payments to Us and to Our Affiliates

You can make payments at a Proprietary Citibank ATM or through Citibank Online or Citi Mobile directly to qualifying loans linked to your Citibank® Banking Card and Citibank Online/Citi Mobile profile by transferring funds from your checking, money market or savings account to the loan account.<sup>9</sup>

### Bill Payments

- You can make payments to third parties by calling CitiPhone Banking® or by using Citibank® Online or Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel a scheduled bill payment, you must do so by 11:59 PM Eastern Time on the day prior to the scheduled payment date. You can cancel a payment via Citibank® Online or by calling CitiPhone Banking® directly at 1-800-374-9700. A CitiPhone Banking® Services representative will be able to assist you whether the bill payment was scheduled via CitiPhone Banking® or via Citibank® Online or Citi Mobile. If you cancel one of a series of recurring payments, all subsequent payments of the series will be cancelled. If a bill payment is made by check, a stop payment order can be accepted under certain circumstances. Stop payment orders cannot be accepted for bill payments made electronically.
- Your periodic Citibank account statement will include all bill payment transactions made through our bill payment service. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989, or call CitiPhone Banking®.
- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call CitiPhone Banking® directly at 1-800-374-9700.
- There is no monthly charge or transaction fee for paying your bills using Citibank® Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If we are making a pre-authorized payment to a person or company for you and the amount of that payment will vary from the previous amount, it is the responsibility of that person or company to notify you of that fact. Please contact the payee and/or service provider, and not Citibank, regarding varying payments.

---

### Footnotes:

<sup>9</sup> Your ability to make a transfer is subject to our Funds Availability Policy and other terms and conditions in this Manual and your Marketplace Addendum.



## Bill Payment Limits

Account Package or Tier	Calendar Day Limit	Limit
Citigold® Private Client Tier	\$50,000	\$50,000 per individual payment
Citigold® Account Package	\$50,000	\$50,000 per individual payment
Citi Priority Account Package	\$50,000	\$50,000 per individual payment
All Other Account Packages	\$50,000	\$10,000 per individual payment
Citigold® Account Package for Citi Private Bank Clients	\$50,000	\$50,000 per individual payment
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$10,000 per individual payment
Citigold® Private Client International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citigold® International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi International Personal for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive Preferred for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment

## Electronic Check Conversion

- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
  - i. pay for purchases; or
  - ii. pay bills.

## Internal Transfers Between Linked Accounts

- Transfer funds using Citibank® Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM between your linked checking, savings, money markets, and any linked credit card account. You may also transfer funds between your linked certificate of deposit, checking, savings and money markets accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®. Transfer funds between your linked checking, savings, money markets or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank® Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements. Transfer funds using Citibank® Online or Citi Mobile between your eligible checking or money market account and a linked Citigroup Global Markets Inc. Account ("CGMI Account"). Transfers to a linked CGMI Account can be done up to \$500,000 per Business Day. Transfer requests to a linked CGMI Account placed after 4:00 PM Eastern Time on a Business Day or any time on a non-Business Day will be processed on the following Business Day. To be eligible for this CGMI Account linking, your checking or money market account must be in the same title as your CGMI Account. Your checking or money market account cannot be used as a transaction account for your CGMI Account transactions. Citigroup Global Markets Inc. may have additional linking requirements and terms and conditions. To arrange for this linkage, please contact your Citigroup Global Markets Inc. advisor.

- Transfers can be arranged on a weekly, every-other-week or monthly basis, except for transfers to a linked CGMI account which are only permitted on an individual basis. All checking, savings and money market accounts allow making automatic transfer withdrawals and accept automatic transfer deposits from eligible accounts. Examples of these are monthly interest transfers from your savings account to your checking account or monthly transfers to fund your Individual Retirement Account.

### **Citibank® Global Transfer Service**

You can use any eligible Citibank® checking, savings or money market account at via Citibank® Online or Citi Mobile to transfer funds to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or receive funds into your account from another Citibank customer in the U.S. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for receiving a Citibank® Global Transfer into your account. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. Generally, the transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. For general terms and conditions regarding external funds transfers, please refer to the "External Funds Transfer" terms in the Account Balance and Transaction Information section of this *Client Manual*.

### **Fees**

For all account packages, there is no transfer fee for using Citibank® Global Transfer Service to make Account to Account fund transfers to any country.

### **Citibank® Global Transfer Service Limits for Account-to-Account Transfer (transfer limits are stated in U.S. dollars):**

<b>Account Package<sup>10</sup> or Tier</b>	<b>Citibank® Online</b>	<b>Citi Mobile®</b>	<b>Weekly Limit</b>
<b>Citigold® Private Client Tier</b>	\$100,000	\$100,000	\$500,000
<b>Citigold® Account Package</b>	\$100,000	\$100,000	\$150,000
<b>Citi Priority Account Package</b>	\$75,000	\$75,000	\$100,000
<b>All Other Account Packages</b>	\$50,000	\$50,000	\$50,000
<b>Citigold® Account Package for Citi Private Bank Clients</b>	\$100,000	\$100,000	\$500,000
<b>Citibank Account Package for Citi Private Bank Clients</b>	\$50,000	\$50,000	\$50,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

### **Footnotes:**

<sup>10</sup> For Citibank Global Transfer service limits for International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

---

### **Destinations**

We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained through CitiPhone Banking®, Citi Mobile®, and Citibank® Online.

### **Inter-Institution Transfer (IIT) Service**

You can request a transfer of funds through Citibank® Online: (1) from your eligible Citibank account<sup>11</sup> to a verified account you hold at another financial institution in the United States; or (2) from a verified account you hold at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute the Inter-Institution Transfer requests, but other methods of transfer may also be used. All requests must be made through Citibank® Online and are subject to the terms of this Manual, your Inter-Institution Transfer Service agreement, and other agreements and applicable laws and regulations, in each case as in effect from time to time. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service. We reserve the right to change the fees charged for the use of the Inter-Institution Transfer Service. A copy of the Fee Schedule for the Inter-Institution Transfer Service is provided with your Inter-Institution Transfer user agreement. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

In addition, minimum available balance requirements apply to both incoming and outgoing transfers. Please refer to your Inter-Institution Transfer user agreement for specific information regarding these restrictions.

### **Mastercard® MoneySend**

You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant web sites using Mastercard MoneySend. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person to person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person to person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as “MoneySend Credit” and funds you transfer to another person will appear on your statement as “MoneySend Debit.”

### **Zelle®**

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online® that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person as well as any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

---

### **Footnotes:**

<sup>11</sup> Eligible accounts are Citibank accounts (i.e. deposit accounts) owned by the Citibank® Online user (initiator of the transaction) that accepts ACH transactions. You must own both the Citibank account and the external account in order to make a transfer using Inter Institution Transfer (IIT) Service. Transfers to third parties are not permitted.

---

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

### **Stop Payment Orders (Automatic Transfers)**

You may stop an automatic withdrawal or payment, or recurring withdrawals or payments from your account, by visiting a Citibank branch, through Citibank® Online or by calling CitiPhone Banking® (see the “Contact Us” section of this Manual and your periodic statement for telephone numbers and address). If you request a stop payment by phone, we may ask you to confirm your instructions in writing within two (2) weeks. In order to place a stop payment on an automatic transaction, we must receive your instruction at least three (3) Business Days before the transaction is scheduled to be made. Payment cannot be stopped on an ACH transaction that has already been paid or that is in the process of being paid. If you order us to stop payment on a scheduled transaction in a timely manner and we do not do so, we may be liable for your losses or damages.

You may not be able to stop payment of a check that is converted to an electronic transaction (ACH). If you believe your check has been converted to an electronic transaction, you should also place a second stop payment on that electronic transaction. Please contact the CitiPhone Banking® number on the back of this Manual if you wish to stop such a payment.

If you request a stop payment on all recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank is not obligated to honor your request and may debit your account for subsequent transactions initiated by that originator (payee). Please remember that in order to revoke your authority with that originator (payee) you must notify them at least thirty (30) days prior to the next scheduled transaction.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the scheduled deduction or, for recurring transactions, the next scheduled deduction date;
- The exact amount (dollars and cents); and
- The payee’s name.

We may use some or all of the information, in our sole discretion, to identify a transaction. If the information is not exactly correct, a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will stop all subsequent withdrawals/ payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

**Payment over Valid Stop Payment Order.** If you believe that we have debited a transaction from your account over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the transaction and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the transaction or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has sufficient funds to cover the indebtedness, we may also exercise our right of setoff.

---

## **Point-of-Sale (POS) Transactions**

### ***“PIN Based” Transactions***

You can use your Citibank® ATM Card to purchase goods or services from merchant locations in the United States accepting the Interlink®, Maestro® or Cirrus® network brands by authorizing these transactions using your PIN.

You can use your Citibank® Debit Card to purchase goods or services from merchant locations in the United States accepting the Interlink® network brand by authorizing these transactions using your PIN. When making purchases, select “debit” to ensure these transactions are processed as PIN purchases.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

### ***“Signature-Based” Transactions***

If you have a Citibank® Debit Card, you can also use your card to perform an EFT to purchase goods or services and/or receive cash from locations that accept MasterCard®. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank® Banking Card are deducted from your linked Citibank primary checking account. You agree to only use your Citibank® Banking Card for lawful transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank® Banking Card. These merchants include, but are not limited to, internet gambling sites.

When you use your Citibank® Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

Your maximum purchase limits on your Citibank® Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

## Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
<b>Citigold® Private Client Tier</b>	\$50,000 per account per Business Day	\$50,000 per account per Business Day
<b>Citigold® Account Package</b>	\$10,000 per account per Business Day \$25,000 <sup>12</sup> per account per Business Day	\$10,000 per account per Business Day \$25,000 <sup>12</sup> per account per Business Day
<b>Citi Priority Account Package</b>	\$10,000 per account per Business Day	\$10,000 per account per Business Day
<b>All Other Account Packages</b>	\$5,000 per account per Business Day	\$5,000 per account per Business Day
<b>Citigold® Account Package for Citi Private Bank Clients</b>	\$50,000 per account per Business Day	\$50,000 per account per Business Day
<b>Citibank Account Package for Citi Private Bank Clients</b>	\$25,000 per account per Business Day	\$25,000 per account per Business Day

In addition to our right to change withdrawal limits or to suspend or discontinue operation of certain electronic banking services at any time based on security or other factors, we also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages, please refer to your respective *Marketplace Addendum* for purchase limits.

### Footnote:

<sup>12</sup> This higher limit applies to Citigold® Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

---

## Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank® Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank® Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.
- Be sure to completely close the door behind you when you enter or leave an ATM lobby.
- Be careful about giving information about your Access Device over the telephone.
- Never begin an ATM transaction if there is not enough light or you notice anything suspicious — go to a different location or come back at another time.
- Do not permit any unknown person to enter after regular banking hours.
- If you notice anything suspicious: Always cancel a transaction-in-progress, end your session, place your Citibank® Banking Card in your pocket and leave the ATM location.
- Never display cash at ATM locations. Place cash and your Citibank® Banking Card in your pocket as soon as you complete your transaction. Count cash in a safe location, such as a locked car, home or office.
- Always take your ATM receipt with you when you leave — do not leave it near the ATM.
- Be aware that many ATM machines record activity by a surveillance camera or cameras.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs to CitiPhone Banking® at the number on the back of your Citibank® Banking Card or in the “Contact Us” section of this *Client Manual*.

For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

## Transactions Made Outside of the United States and its Territories

We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.



---

**Currency Conversion Methods.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

### **Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions**

#### ***Consumer Liability for transactions covered by Regulation E***

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call CitiPhone Banking® at the number in the "Contact Us" section of this Manual.

Please remember that your Citibank® Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank® Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number in the "Contact Us" section of this Manual. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:



---

### **California**

Within this section, the paragraph above describing liability up to \$500 shall not apply.

### **New York**

Within this section, your liability for the unauthorized use of your Citibank® Banking Card shall not exceed \$50.

### **Citibank® Banking Card Zero Liability Protection**

If your Citibank® Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- i. \$0 if
  - you report the loss or theft of your card promptly upon discovery of such loss or theft; and
  - you exercised reasonable care in safeguarding your card from the risk of loss or theft; and
  - the account to which transactions initiated with your card were posted is in good condition; or
- ii. The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

### **Contact in Event of Unauthorized Transfer**

If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## **Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

**Cancellation Inquiries:** You have the right to cancel your international funds transfer request for a full refund within thirty (30) minutes of your authorizing payment for the transfer, unless the funds have been picked up or deposited.

To cancel a Consumer Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into [citibankonline.com](https://citibankonline.com). When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

---

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service ) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

### **Error Resolution and Notice Procedures for all other Electronic Fund Transfers**

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**NOTE:** If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. — depending on the institution holding the account from which you were attempting to withdraw funds — not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
3. Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

### **Our Responsibility to You**

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 
1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
  2. If the transfer would go over the credit limit on your overdraft line;
  3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
  4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
  5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

### **Your Responsibility to Us When Utilizing Funds Transfer Services**

These procedures describe your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your account.

- You are responsible for resolving any payment or other disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

### **Confidentiality at Citibank**

We will disclose information to third parties about your account or the transfers you make:

- i. When it is necessary for completing transfers;
- ii. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- iii. In order to comply with government agency or court orders; or
- iv. If you give us your permission.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with other Citibank affiliates, statements released under a subpoena or as otherwise required or permitted by law may contain information regarding those other persons and accounts.

For additional information about our privacy practices, see our “Consumer Privacy Notice.”

---

## Limitation of Liability

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this “Limitation of Liability” section.

In connection with any transaction or service provided under this Manual, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

---

# Arbitration

## PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

### Covered Disputes

**You or we may arbitrate** any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank® Banking Card or Citibank® Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

### Arbitration Limits

Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won’t initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

---

## How Arbitration Works

Arbitration shall be conducted by the American Arbitration Association (“AAA”) according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed (“AAA Rules”), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA’s website (adr.org) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

## Paying for Arbitration Fees

We’ll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney’s fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

## The Final Award

Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

## Right to Resort to Provisional Remedies Preserved

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

## Survival and Severability of Terms

These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

---

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

### **Rules for Rejecting This Arbitration Provision**

You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.



---

## Appendix 1: Introduction to Simplified Banking

You may have noticed Citi has introduced simplified banking for customers who open new accounts. By 2025, all existing customers are scheduled to convert to simplified banking.

Although you're scheduled to automatically convert at a future date, you can skip the wait and convert to simplified banking before your conversion date by initiating Early Access.

If you do not wish to convert to simplified banking at this time, please be aware that there may be instances where conversion through Early Access may be required, including when you:

- 1) apply for a new deposit account,
- 2) apply for a Checking Plus® Line of Credit account, or
- 3) request to add additional owners to your accounts.

Before choosing Early Access or engaging in the activities that will initiate Early Access, learn how simplified banking will impact you and your accounts. You can speak to a banker or see your simplified banking snapshot available on Citi Online and the Citi Mobile® App.

A summary of the simplified banking changes is included in this notice. To learn more, please visit [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). Until you convert to simplified banking, your customer agreement will continue to be the *Client Manual — Consumer Accounts and Marketplace Addendum (CMMA)*. After you convert to simplified banking, your customer agreement will be the *Consumer Deposit Account Agreement (CMA)* which includes certain changes to terms in the CMMA and new terms set forth in this notice. The remainder of the CMA is a restatement of the CMMA. You can review both agreements at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices) and in Citibank branches. Both agreements are subject to change at any time without notice to you unless required by law.

### Introducing automatic linking of accounts

With simplified banking, all eligible deposit and investment (EDI) accounts you own are automatically linked to determine one **Combined Average Monthly Balance (CAMB)**. Automatic linking between EDI accounts occurs when customers own only deposit accounts or own both deposit and Investment Accounts. You can learn which of the EDI accounts you own contribute to your CAMB by speaking to a banker or reviewing your CMA.

### Introducing Relationship Tiers

Relationship Tiers — beginning at \$30,000 with Citi Priority, and followed by Citigold® and Citigold® Private Client — automatically adjust if your CAMB in EDI Accounts over three consecutive calendar months is eligible for a different Relationship Tier or no longer eligible for a Relationship Tier.

- If you increase your balances: If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be Up-Tiered.
- If you decrease your balances: If you want to maintain your Relationship Tier, you need to make sure your CAMB does not drop below your Relationship Tier's minimum Balance Range for three consecutive calendar months.
- Certain managing directors working for Citigroup in the United States are eligible to receive premium banking benefits and services in the Citigold Relationship Tier. Please speak to your Relationship Manager or Financial Advisor to learn more and join this Tier Exclusion.

### Introducing Family Linking

If you join Family Linking, your CAMB will include EDI accounts you own, along with those of your immediate family members who live with you. Once you've set up Family Linking, you'll be able to view the CAMB range for your Family Link each month on your Account Statements.

Please note: Uniform Transfers to Minors Act (UTMA) / Uniform Gifts to Minors Act (UGMA) accounts and Special Title accounts and their beneficial owners are ineligible for Early Access.



## WHAT ARE THE SIMPLIFIED BANKING CHANGES FOR EXISTING CUSTOMERS?

	Change <sup>1</sup>	Description
<b>General information</b>	<b>Account numbers and passwords</b>	No change
<b>Introducing</b>	<b>Automatic Linking of Accounts</b>	All eligible deposit and investment (EDI) accounts you own will be automatically linked to create a Combined Average Monthly Balance (CAMB) and allow certain accounts to appear on the same Account Statement.
	<b>Family Linking</b>	Family Linking may allow you to link balances with family members you live with to unlock higher Relationship Tiers for you and your family.
	<b>Relationship Tiers</b>	Relationship Tiers allow you to access benefits automatically based on your sustained Combined Average Monthly Balances (CAMB) in eligible accounts.
<b>Account information</b>	<b>Interest Checking accounts</b>	Interest Checking accounts will be converted to Regular Checking accounts which do not earn interest.
	<b>Elevate Accounts</b>	Checking accounts in the Elevate Account Package will be converted to Regular Checking and will be charged Non-Citi ATM fees.
	<b>Checking accounts in the Access Account Package</b>	Regular Checking accounts in the Access Account Package will be converted to Access Checking accounts.
	<b>Annual Percentage Yields (APY)</b>	APYs applicable to accounts in Citigold® Private Client, Citigold® and Citi Priority Account Packages will be the same as APYs available for Relationship Tiers. APYs applicable to accounts in Access, Basic, and Citibank Account Packages will be the same as APYs available for accounts not in Relationship Tiers.
	<b>APYs for Citi Savings and Citibank Savings Plus Accounts</b>	The APY for these accounts will vary based on factors that include Relationship Tier status instead of Account Package.
	<b>New account opportunities</b>	New Citi Savings account owners and new Citi Miles Ahead Savings account owners may receive new account promotional opportunities, such as increased APYs or bonus miles. You may be required to complete activities to qualify. Please refer to the customer agreement for eligibility requirements and required activities.

	Change <sup>1</sup>	Description
<b>Fees<sup>2</sup></b>	<b>Monthly Service Fee</b>	The Monthly Service Fee (MSF) will be \$15 for Regular Checking and \$5 for Access Checking. The MSF for a Savings account is \$4.50. Citi Miles Ahead Savings accounts and Court Ordered Money Market Accounts are not charged Monthly Service Fees.
	<b>Opportunity to Waive Monthly Service Fees</b>	Citibank will waive your checking Monthly Service Fee every month you make Enhanced Direct Deposits (EDD) totaling \$250 or more, are in a Relationship Tier, or in the month of account opening and for the following 3 months.  Citibank will waive your Savings account Monthly Service Fee when at least one owner of a Savings account also owns a Checking account, when an owner of a Savings account is in a Relationship Tier, during the first three full months after account opening, or when a Savings account has an Average Monthly Balance of \$500 or more.
	<b>Opportunity to Waive Checking Non-Citi ATM Fee</b>	Regular Checking accounts will not be charged the \$2.50 Non-Citi ATM fee during the months the customer completes EDD(s) totaling \$250 or more. This Non-Citi ATM fee waiver does not apply to Access Checking accounts.
<b>No longer available after conversion</b>	<b>Account Packages</b>	Citibank is discontinuing Account Packages. Citi Miles Ahead Savings accounts will count in your CAMB.
	<b>Earning ThankYou Rewards</b>	You will no longer earn ThankYou Points for your checking account and linked everyday products and services. Card accounts associated with your Citi ThankYou Account can continue to earn and redeem points.

## Footnotes:

<sup>1</sup> Limitations and exclusions for certain customers may apply.

<sup>2</sup> For information on fees charged by Citibank, please refer to the Fee Schedule in the CMA. Some of those fees and services in simplified banking include:

### Fee Chart

#### Account Fee When in

Account Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank	\$30.00	\$30.00	\$30.00	\$30.00
Expedited Domestic Delivery of Replacement Debit Card	\$6.00	Waived	Waived	Waived
Foreign Currency Exchange Fee — Under \$1,000	\$5.00	Waived	Waived	Waived
Foreign Exchange Fee	3%	Waived	Waived	Waived
Legal Process per service	\$125	\$125	\$125	\$125
Money Order for Customers	\$5.00	Waived	Waived	Waived
Official Check	\$10.00	Waived	Waived	Waived
Stop Payment Request	\$30.00	Waived	Waived	Waived

Citibank does not charge fees for every product and service it provides to customers. Examples of services that we provide at no charge to all deposit customers include: Bond Coupon Redemption; Citibank® Global Transfer Service — *For Citibank® Global Transfers made in foreign currency, Citibank's exchange rate includes a commission for the conversion service. For more information, please refer to section 8.2.4 Citibank® Global Transfer Service*; Collection of Notes & Sight drafts on domestic bank; Consular Verification Letters; Copies: Cancelled checks, Interim Statements, Account Statements so long as the Account Statement was issued within 7 years of the request; Domestic bank collections — *Additional fees may apply as a result of fees charged for collection of the item by other institutions*; Foreign Currency Exchange — \$1,000 and over; Overdraft and Returned Items; Overdraft Protection Transfer; PIN Mailer — Domestic, Expedited Mail; PIN Mailer — Domestic, Standard Mail; and PIN Mailer — International Express.

## Questions?

As always, we are here to help. Please feel free to contact us by phone at 1-888-CITIBANK, visit us online at [citibankonline.com](http://citibankonline.com) or visit your local branch office with any questions about these changes. For TTY: We accept 711 or other Relay Service.

# Signature Card (Reference Copy)



CITIBANK, N.A. ACCOUNT

Date: FIMP:

Account Title:

Address:

Account Number(s):

Name/Signer	Card

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including the Client Manual Consumer Accounts, its Marketplace Addendum and/or any applicable loan note(s) or agreement(s), and (2) understand and acknowledge that, if applicable, such note(s)/agreement(s) provide that any dispute between us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

Use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week.  
Also visit us at [citibank.com/locations](https://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

© 2023 Citibank, N.A., Member FDIC. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Interlink is a U.S. payment network owned and operated by Visa. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.

9/2023

# Marketplace Addendum

---

**Effective September 7, 2023**

Welcome to Citibank and thank you for choosing us for your banking needs.

This *Marketplace Addendum* is a supplement to the *Client Manual — Consumer Accounts*. This Addendum incorporates all of the terms, conditions and definitions contained in the *Client Manual — Consumer Accounts*. It also contains additional information about deposit products and services, including:

- Checking and Savings Accounts
- Interest Accruals and Computation
- Balance Requirements
- Early Withdrawal Penalties
- Overdraft Protection
- Funds Availability
- Fees and Charges

Please review this *Marketplace Addendum* thoroughly — and keep it for future reference. And if you have any questions, or need additional copies, please call us anytime at 1-888-CITIBANK or Text Telephone (TTY): We accept 711 or other Relay Service, visit your local branch or use the search function on [citi.com](https://www.citi.com).

## Document Sections

<b>General Information</b>	<b>3</b>	<b>Safe Deposit Box Rental</b>	<b>37</b>
Account Packages	3	Product Features	37
<b>Information about Account Packages</b>	<b>4</b>	Direct Debit	37
Citigold®	4	<b>Funds Availability at Citibank</b>	<b>38</b>
Citigold® Account Package	4	Our General Policy	38
Citigold® Private Client	6	Determining the Date of Deposit	38
Citi Priority Account Package	9	Government Checks, Cashier's Checks and Other Special Types of Checks	39
Citibank® Account Package	11	Longer Delays May Apply	39
Basic Banking Package	13	Special Rules for New Clients	40
Access Account Package	16	Collection Items	40
Citi Miles Ahead <sup>SM</sup> Banking Package	19	Holds on Other Funds	40
<b>Information About Specific Accounts</b>	<b>21</b>	Our Right of Chargeback	40
<b>Regular Checking</b>	<b>21</b>	Changes to Our Policy	40
Citi® Savings Account	21	<b>Discontinued Products, Services, and Features</b>	<b>41</b>
Citi® Accelerate Savings Account	25	Citi Elevate <sup>SM</sup> Account Package	41
Citi Miles Ahead <sup>SM</sup> Savings Account	27	Interest Checking	44
Court Ordered Money Market Account	29	Citigold® Interest Checking	45
Certificate of Deposit	30	Citibank® Savings Plus Account	46
<b>Investment Account Linking</b>	<b>34</b>	Household Linking of Account Packages	48
Linking Your Account to a Citigroup Global Markets Inc. Investment Account	34	<b>Other Fees and Charges for All Accounts</b>	<b>49</b>
<b>Important Information You Should Know</b>	<b>35</b>	Notes to "Other Fees and Charges for All Accounts"	50
Account and Banking Package Changes	35		
Minimum Opening Deposit	36		
Cancelled Checks	36		
Fees	36		
When Deposits Are Credited to an Account	36		

---

## General Information

### Account Packages

At Citibank, we are committed to giving our customers superior service and value by providing you with solutions designed to meet your individual needs. Our various offerings of account packages can help you achieve your financial goals and simplify the way you manage your money.

Now, you can keep track of your finances in one place and receive the personalized service and recognition you deserve. Our account packages can provide you with more rewards when you bank with Citibank and certain affiliates. By bringing your deposits together with your investments with Citigroup Global Markets Inc. ("CGMI") into the same package, or by adding deposit accounts owned by others or owned jointly with you into the same package, you may reduce or even eliminate service fees on some account packages and may be eligible for other rebates and benefits provided today or in the future. For select account types, you may be able to earn better rates on your deposits. You may receive one or more periodic statements that includes all or some of your accounts.

By linking eligible accounts you own with eligible accounts owned by others (including within Account Packages and among different Account Packages), you agree to combine account balances with those other owners for the purposes of determining package balances and total account balances. Total account balances may result in you receiving benefits, rebates, and deeper relationship statuses. If accounts owned by others in the same packages are members of your Immediate Family, you agree to combine balances in eligible accounts that you own with those Immediate Family Members, whether held at Citibank or its affiliates. Linking restrictions apply. As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to establish new account links between accounts they own or through Household Linking of Account Packages.

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



---

# Information about Account Packages

## Citigold®

### Overview

A Citigold® relationship may consist of the Citigold® Account Package or Citigold® Private Client; a relationship status of Citigold®. A Citigold® relationship offers personal service, collaborative financial guidance from Citigold® Relationship Managers and Citi Personal Wealth Management<sup>1</sup> Wealth Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more.

### Eligibility

We may periodically review, in Citi's sole discretion, the combined average monthly balances of eligible accounts and packages linked to a Citigold® relationship for purposes of determining your combined household balance and eligibility for The Citigold® Account Package or Citigold® Private Client.

## Citigold® Account Package

### Important Notice:

**As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.**

**"Regular Checking" is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.**

**As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

The Citigold® Account Package is a relationship status of Citigold®. The Citigold® Account Package must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in any Citigold® Account Package. It may also include savings, money market and certificate of deposit accounts.

The Citigold® Account Package requires a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold® Account Package will be converted to a Citi Priority Account Package, and your accounts will be subject to the terms and conditions then in effect for that package.

Beginning with the first Business Day when accounts are converted to a Citi Priority Account Package, they will no longer receive the Citigold® Account Package benefits. You will receive notice regarding when your Citigold® Account Package will be converted. Please refer to the Citi Priority Account Package in the Marketplace Addendum to review the terms of that package.

---

Your Citigold® Account Package will become part of Citigold® Private Client if we determine that your combined average monthly balances in the Citigold® Account Package meets the Citigold® Private Client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Account Package to Citigold® Private Client, you will no longer receive the Citigold® Account Package fees and benefits.

#### **Overdraft Protection Services**

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

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

---

#### **Footnotes:**

- <sup>1</sup> As a Citigold client, you can receive banking and lending services, including The Citigold Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Insurance Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citigold Relationship Managers are employees of Citibank and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

# Citigold® Private Client

**Important Notice:**  
**As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

Citigold® Private Client is a relationship status of Citigold®. Citigold® Private Client must contain a Regular Checking or Citigold® Interest Checking Account. Only one checking account can be included in Citigold® Private Client. It may also include savings, money market and certificate of deposit accounts.

Subject to periodic review of individual accounts in Citi’s sole discretion, Citigold® Private Client requires a minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Your Citigold® relationship will change from the Citigold® Private Client to Citigold® Account Package if we determine that your combined average monthly balances in Citigold® Private Client does not meet the Citigold® Private client required minimum combined average monthly balance of \$1,000,000 in eligible linked deposit, retirement and investment accounts.

Beginning with the first Business Day when your Citigold® relationship changes from Citigold® Private Client to Citigold® Account Package, you will no longer receive the Citigold® Private Client fees and benefits.

## Citigold® Relationship Fee Chart

	Citigold® Account Package	Citigold® Private Client
Minimum Combined Average Monthly Balance Requirements	\$200,000 <sup>2</sup>	\$1,000,000 <sup>2</sup>
Monthly Service Fee	Waived	Waived
Non-Citi ATM Fee	Waived	Waived
Reimbursement of Other Bank ATM Fees	Reimbursed <sup>3</sup>	Reimbursed <sup>3</sup>

### Footnotes:

- <sup>2</sup> The combined average monthly balances in the linked accounts within your Citigold® Account Package or Citigold® Private Client for the calendar month prior to the last Business Day of your monthly statement period will be used to determine your combined average monthly balance. Your combined average monthly balance during this period will be used to determine your other fees and charges as described in the “Other Fees and Charges for All Accounts” section of the Marketplace Addendum.
- <sup>3</sup> Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive reimbursement from Citibank for ATM fees charged by other banks in any statement period during which your account is Citigold® Account Package or Citigold® Private Client, including international ATM transactions. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund.

## Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000 per account per Business Day <sup>4</sup>	\$10,000 per account per Business Day \$25,000 per account per Business Day <sup>4</sup>

## Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package <sup>5</sup>	\$2,000/\$5,000 per account per Business Day

## Checkbook Orders

Account Package or Tier	Limit
Citigold® Private Client Tier	Waived standard and non-standard checkbook order
Citigold® Account Package	Waived for standard checkbook orders Waived for non-standard checkbook orders <sup>6</sup>

## Citibank® Global Transfer Service Limits for Account-to-Account Transfer (transfer limits are stated in U.S. dollars):

Account Package or Tier	Citibank® Online	Citi Mobile®	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$150,000

## Footnotes:

<sup>4</sup> For accounts in a Citigold® Account Package with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the withdrawal

<sup>5</sup> The cash withdrawal limit on the Citigold accounts for single signer or multiple signers is based on the balances in the linked accounts. This higher limit applies to Citigold® Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

<sup>6</sup> Provided your Citigold® Account Package had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date you order the non-standard checkbook. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.

---

## Wire Transfers

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Wire Transfers	Citigold® Private Client	Citigold® Account Package
Incoming Domestic and International <sup>7</sup>	Waived	Waived
Outgoing Online Domestic <sup>8,9</sup>	Waived	Waived
Outgoing Domestic – Other Channels <sup>11</sup>	Waived	\$35.00
Outgoing Online International (U.S. Dollars) <sup>9</sup>	Waived	Waived
Outgoing Online International (Foreign Currency) <sup>10</sup>	Waived	Waived
Outgoing International – Other Channels <sup>11</sup>	Waived	\$45.00

## Household Linking

If you have linked your Citigold® Account Package or Citigold® Private Client within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citigold® Account Package or Citigold® Private Client) to determine the combined average monthly balance (“combined household balance”) for purposes of determining your eligibility for The Citigold® Account Package or Citigold® Private Client and your other fees and charges as described in the “Other Fees and Charges for All Accounts” section of the Marketplace Addendum. For additional information about household linking, please see the section of this Marketplace Addendum titled “Household Linking of Account Packages.”

---

## Footnotes:

<sup>7</sup> This fee will be described on your bank statement as: Service Charges Incoming Wire Fee

<sup>8</sup> This fee will be described on your bank statement as: Fee for Domestic Funds Transfer. This fee will be waived for Citigold® Account Packages that had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date of the transaction

<sup>9</sup> “Online” refers to self-service wires sent via Citi® Online or Citi Mobile®.

<sup>10</sup> The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.

<sup>11</sup> “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.

### Combined Average Monthly Balances for Fees and Charges Linked Accounts

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

<b>Deposit Accounts</b>	Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
<b>Retirement Accounts</b>	IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs
<b>Investments<sup>12</sup></b>	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>13</sup> and annuity positions shown on Linked CGMI Account Statements <sup>14</sup>

### Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

## Citi Priority Account Package

### Important Notice:

As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.

“Regular Checking” is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.

As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.

### Overview

Citi Priority is an integrated account package that includes on-demand financial guidance, digital tools that fit your lifestyle, and an enhanced level of benefits that support your needs as they evolve.

A Regular Checking or Interest Checking account is required to open a Citi Priority Account Package, however a checking account is not required to remain in the banking package. Only one checking account can be included in any Citi Priority Account Package. Your account package may also include a savings, money market and certificate of deposits. Fees are deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, your fees will be deducted from your linked money market or savings accounts as described in the fees section under “Important Information You Should Know” within the *Marketplace Addendum*.

### Combined Average Monthly Balances for Fees and Charges Linked Accounts

The combined average monthly balances in the linked accounts within your Citi Priority Account Package for the calendar month prior to the last Business Day of your monthly statement period will be used to determine whether or not you will be charged monthly service fees for the statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

<b>Deposit Accounts</b>	Checking (Non-Interest Regular Checking or Citigold Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
<b>Retirement Accounts</b>	IRAs and Roth IRAs, Citigroup Global Markets Inc. (CGMI) IRAs and Roth IRAs
<b>Investments<sup>12</sup></b>	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>13</sup> and annuity positions shown on Linked CGMI Account Statements <sup>14</sup>

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

The following combined average monthly balance ranges have been established for the Citi Priority Account Package. Your combined monthly balance range will be determined by computing an average of your monthly balances for your linked accounts during the prior calendar month.

Monthly service fees are applied only to accounts with a combined average monthly balance range under the specified limits starting two (2) statement cycles after account opening. Service fees assessed will appear as a charge on your next statement.

<b>Combined Average Monthly Balance Range<sup>15</sup></b>	<b>Monthly Service Fee</b>	<b>Non-Citibank ATM Fee<sup>16</sup></b>	<b>Per Check Fee</b>
<b>Less than \$30,000</b>	\$30.00	None	None
<b>\$30,000 or more of Deposit, Retirement account and Investments</b>	None	None	None

**Footnotes:**

<sup>12</sup> Offered through Citigroup Global Markets Inc. (CGMI)

<sup>13</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

<sup>14</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

<sup>15</sup> Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

<sup>16</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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.



---

### Household Linking

If you have linked your Citi Priority Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citi Priority Account Package) to determine the combined average monthly balance range (“combined household balance”) for purposes of determining your Citi Priority Account Package monthly service fee.

For the calendar months where the combined household balance equals or exceeds the Citi Priority Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citi Priority Account Package in your next monthly statement. For additional information about household linking, please see the section of this *Marketplace Addendum* titled “Household Linking of Account Packages.”

### Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

## Citibank® Account Package

### Important Notice:

**As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.**

**“Regular Checking” is the only checking account offered in the Citibank Account Package, Citi Priority Account Package and Citigold Account Package for accounts opened on or after July 18, 2022.**

**As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

### Overview

The Citibank® Account Package is a full service banking package which links all your eligible accounts together for ultimate control and simplicity. The Citibank® Account Package consists of at least one of these component accounts: Regular Checking or Interest Checking, savings, money market, or certificate of deposit. Only one checking account can be included in any Citibank® Account Package. The Citibank® Account Package includes unlimited check writing and ATM transactions with no non-Citibank ATM fee when you meet minimum balance requirements.



### Combined Average Monthly Balances for Fees and Charges Linked Accounts

The combined average monthly balances in the linked accounts within your Citibank® Account Package will be used to determine whether or not you will be charged monthly service fees for the statement period. All your eligible Citibank linked deposit and retirement accounts, as well as investments through Citigroup Global Markets Inc.<sup>17</sup> can contribute towards meeting your minimum combined average monthly balance.

The Combined Average Monthly Balance is calculated based on the average monthly balances of linked accounts for the calendar month prior to the last Business Day of your monthly statement period. Balances in the linked accounts listed below will be included to determine your combined balance range.

<b>Deposit Accounts</b>	Checking (Non-Interest Regular Checking or Interest Checking), Savings Accounts, Money Market Accounts, Certificates of Deposit
<b>Retirement Accounts</b>	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
<b>Investments<sup>18</sup></b>	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>19</sup> and annuity positions shown on Linked CGMI Account Statements <sup>20</sup>

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

The following combined average monthly balance ranges have been established for the Citibank® Account Package.

<b>Combined Average Monthly Balance Range<sup>21</sup></b>	<b>Monthly Service Fee</b>	<b>Non-Citibank ATM Fee<sup>22, 23</sup></b>	<b>Per Check Fee</b>
<b>Less than \$10,000</b>	\$25.00	\$2.50 per withdrawal	None
<b>\$10,000 or more</b>	None	None	None

#### Footnotes:

<sup>17</sup> Investment products are offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

<sup>18</sup> Offered through Citigroup Global Markets Inc. (CGMI)

<sup>19</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.

<sup>20</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

<sup>21</sup> Combined average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

<sup>22</sup> Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

<sup>23</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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

---

### Household Linking

If you have linked your Citibank® Account Package within a household, we will add the average monthly balances for the prior calendar month of the eligible linked accounts in the packages within the household (which includes those accounts in your Citibank® Account Package) to determine the combined average monthly balance range (“combined household balance”) for purposes of determining your Citibank® Account Package monthly service fee. For the calendar months where the combined household balance equals or exceeds the Citibank® Account Package requirement for eliminating monthly service fees, you will not be charged a monthly service fee for your Citibank® Account Package in your next monthly statement. For additional information about household linking, please see the section of this *Marketplace Addendum* titled “Household Linking of Account Packages.”

### Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

## Basic Banking Package

### Important Notice:

**As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.**

**As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

### Overview

The Basic Banking Package can consist of a Regular Checking, savings, or money market account which can be linked for pricing and statement purposes.

### Household Linking

Balances from accounts in a Basic Banking Package can be household linked to the Citigold, Citi Priority and Citibank Account Package, but cannot be household linked to the Access Account Package or other Basic Banking Packages.

The Basic Banking Package monthly service fee and non-Citibank ATM fees, will be waived if you meet one of the following criteria:

Your Basic Banking Package is linked to a Citigold Account Package or Citi Priority Account Package; or

Your Basic Banking Package is linked to a Citibank Account Package and the Citibank Account Package meets the combined average monthly balance range of \$10,000 or more.

### Regular Checking

The following fees and charges apply to Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee <sup>24, 25, 26</sup>	Per Check Fee
Less than \$1,500	\$12.00 <sup>26</sup>	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

### Overdraft Protection Services

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

### Footnotes:

<sup>24</sup> You can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

<sup>25</sup> Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

<sup>26</sup> The Basic Banking Package Monthly Service Fee is waived if one of the following conditions is met:

1 Enhanced Direct Deposit\* is credited to a Regular Checking, savings or money market account in a Basic Banking Package and 1 qualifying Bill Payment\*\* posted to a Regular Checking account in the Basic Banking Package during the statement period

OR

The combined average monthly balance in qualifying linked deposit accounts\*\*\* is \$1,500 or more for the calendar month prior to the last Business Day of your statement period.

\* Enhanced Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

\*\* Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

\*\*\* Deposit balances may consist of funds held in a Regular Checking, savings or money market account in a Basic Banking Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

*Basic Account Package with a Savings Account*

The following fees and charges apply to a Basic Account Package that contains a savings account without a checking account when they are not otherwise waived:

Average Monthly Savings Balance <sup>27</sup>	Monthly Service Fee <sup>28</sup>	Non-Citibank ATM Fee <sup>29, 30, 31</sup>
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

**Footnotes:**

- <sup>27</sup> When not linked to a Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.
- <sup>28</sup> If a savings or money market account is linked to a Regular Checking account, there is no separate monthly service fee for a savings or money market account, regardless of account balance, unless the checking account is closed.
- <sup>29</sup> You can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.
- <sup>30</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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.
- <sup>31</sup> Non-Citibank ATM fees will be waived for a Basic Banking Package if our records reflect that the first-listed signer on an eligible Regular Checking, savings or money market account is age 62 or older.

---

## Access Account Package

### Important Notice:

**As of August 21, 2023, the Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, and Access Account Package have been discontinued.**

**As of August 21, 2023, clients in the Citigold®, Citigold® Private Client, Citi Priority, Citibank®, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

### Overview

An Access Account Package can consist of a Regular Checking account that does not offer a check writing feature and/or a Citi Savings account, Citi Accelerate Savings account, or Citibank Savings Plus Account, which can be linked for pricing and statement purposes. No other products are eligible for this package.

Only a checkless Regular Checking account, Citi Savings Account, or Citi Accelerate Savings account may be opened in an Access Account Package. With the Access Account Package you can utilize benefits such as electronic bill payment, Citibank® Banking Card and Citibank® Global Transfer Service.

- Checks cannot be ordered for any account in an Access Account Package.
- The Access Account Package is designed so that certain transactions in a checkless Regular Checking or savings account in an Access Account Package will not be authorized.<sup>32</sup>

A new Checking Plus® (variable rate) line of credit cannot be linked to the Access Account Package for overdraft protection. This includes situations where an existing Access Account holder may have previously had a linked Checking Plus account that was subsequently closed.

Existing checkless Regular Checking accounts with a linked Checking Plus® line of credit will continue to retain their linked Checking Plus line of credit as well as access to the Safety Check overdraft protection service.

Checks cannot be ordered or written on checkless Regular Checking accounts or savings accounts in an Access Account Package. Any transactions to a checkless Regular Checking or savings account in an Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check will not be honored.

Checks should not be ordered from any source for a checkless Regular Checking account or savings account in an Access Account Package. When providing account and routing numbers to merchants to make a payment, (whether in person, electronically or over the phone) you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment for these account types. If the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged a fee by the merchant if this happens.

---

### Footnotes:

<sup>32</sup> Any PIN-based or Point of Sale, ACH or Debit card transaction, or ATM withdrawal initiated for an amount over your available account balance will be declined.

## Household Linking

Balances from other packages in the household are not used to offset monthly fees. Balances from accounts in an Access Account Package can contribute to the combined average monthly balances of a household that has another Citibank account package to avoid monthly service fees in that package, except for a Basic Banking or Access Account Package. For additional information about household linking, please refer to the section of this Marketplace Addendum titled "Household Linking of Account Packages."

## Access Account with a checkless Regular Checking Account

An Access Account Package with a checkless Regular Checking account is Access Checking. The following fees and charges apply to an Access Account Package with a checkless Regular Checking when they are not otherwise waived:

Combined Average Monthly Balance Range	Monthly Service Fee	Non-Citibank ATM Fee <sup>33, 34</sup>	Per Check Fee
Less than \$1,500	\$10.00 <sup>35</sup>	\$2.50 per withdrawal	None
\$1,500 or more	None	\$2.50 per withdrawal	None

## Footnotes:

<sup>33</sup> Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

<sup>34</sup> Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

<sup>35</sup> This monthly service fee is waived if the following conditions are met:

"Qualifying Transactions" listed herein are completed during the statement period:

1 Qualifying Bill Payment\* posted to a checkless Regular Checking account;

OR

1 Enhanced Direct Deposit\*\* credited to a checkless Regular Checking account, savings or money market account in an Access Account Package;

OR

The combined average monthly balance in qualifying linked deposit accounts\*\*\* is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period;

\* Qualifying Bill Payments are individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Qualifying Bill Payments do not include payments made by check or internal transfer payments made to accounts of Citibank or its affiliates.

\*\* Enhanced Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency

\*\*\* Deposit balances may consist of funds held in a checkless Regular Checking, savings or money market account in an Access Account Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.



### Access Account Package with a Savings Account

The following fees and charges apply to an Access Account Package that contains a savings account without a Regular Checking account when they are not otherwise waived:

Average Monthly Savings Balance <sup>36</sup>	Monthly Service Fee <sup>37</sup>	Non-Citibank ATM Fee <sup>38, 39</sup>
Less than \$500	\$4.50	\$2.50 per withdrawal
\$500 or more	None	\$2.50 per withdrawal

### Fees

The applicable Access Account Package monthly service fee is determined by whether you have a checkless Regular Checking account only, an Access Savings account only or have linked checkless Regular Checking account and savings accounts in one Access Account Package.

For checkless Regular Checking, the monthly service fee of \$10.00 may be waived in any month in which you complete any of the following Qualifying Transactions during the statement period: one Enhanced Direct Deposit credited to a checkless Regular Checking or savings account in an Access Account Package OR one Qualifying Bill Payment posted to checkless Regular Checking OR, if you maintain \$1,500 or more in combined average monthly deposit balances for the calendar month that ends prior to the last Business Day of your monthly statement period. (NOTE: The combined average monthly balance of \$1,500 or more applies to all deposit accounts that are open in the month prior to the statement period.)

For savings accounts, the \$4.50 monthly service fee can only be waived if you maintain \$500 or more in combined average savings or money market account balances for the calendar month that ends prior to the last Business Day of your monthly statement period.

When an Access Account Package has a checkless Regular Checking account and an savings account, the Access Account Package Checking monthly service fee will be charged for both accounts together, subject to being waived for any month in which the Qualifying Transactions specified above are completed during the statement period, or in which the combined average monthly balance in qualifying linked deposit accounts is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period. There is no separate savings account monthly service fee for a savings or money market account when it is linked to a checkless Regular Checking account in an Access Account Package.

### Footnotes:

<sup>36</sup> When not linked to a checkless Regular Checking account, savings or money market account balances for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance and, therefore, your fee, which will appear as a charge on the statement you receive for the next monthly period.

<sup>37</sup> If a savings account is linked to a checkless Regular Checking account, there is no separate monthly service fee for the savings account, regardless of account balance, unless the checkless Regular Checking account is closed.

<sup>38</sup> Citibank customers can get cash; get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

<sup>39</sup> Fees charged to you by other institutions for transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

## Citi Miles Ahead<sup>SM</sup> Banking Package

### Important Notice:

**As of August 21, 2023, clients in the Citigold<sup>®</sup>, Citigold<sup>®</sup> Private Client, Citi Priority, Citibank<sup>®</sup>, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

### Overview

The Citi Miles Ahead<sup>SM</sup> Banking Package consists of one (1) Citi Miles Ahead Savings Account. No other products are eligible for this package. The Citi Miles Ahead Banking Package is available to select customers (see Eligibility below). Eligible customers are limited to one (1) Citi Miles Ahead Savings Account in each Citi Miles Ahead Banking Package, but may apply for multiple Citi Miles Ahead Banking Packages. Citi Miles Ahead Banking Package and Citi Miles Ahead Savings Account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316.

### Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Banking Package.

- Only select Citi<sup>®</sup>/AAdvantage<sup>®</sup> Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Banking Package. Not all Citi<sup>®</sup>/AAdvantage<sup>®</sup> cardholders are eligible for the Citi Miles Ahead Banking Package.
- Only one (1) Citi Miles Ahead Banking Package with one (1) Citi Miles Ahead Savings Account may be associated with the selected Citi<sup>®</sup>/AAdvantage<sup>®</sup> Consumer Credit Card to which the offer applies.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

### Additional AAdvantage<sup>®</sup> Miles (25% more miles)

The Citi Miles Ahead Banking Package will be associated with only the specific Citi<sup>®</sup>/AAdvantage<sup>®</sup> Credit Card Account to which the Offer applies (“Card Account”).

After you open a Citi Miles Ahead Savings Account in the Citi Miles Ahead Banking Package and deposit a minimum of ten thousand dollars (\$10,000) in your Citi Miles Ahead Savings Account (the date of the deposit is the “Additional Miles Eligibility Date”), you will earn 25% more AAdvantage<sup>®</sup> Miles for the first fifty thousand dollars (\$50,000) in purchases per calendar year that appear on your Card Account billing statements issued after your Additional Miles Eligibility Date (“Additional AAdvantage<sup>®</sup> Miles”). We will multiply the total amount of AAdvantage<sup>®</sup> miles earned on purchases made using this Card Account during a billing cycle in which you are eligible for Additional AAdvantage<sup>®</sup> Miles by 25% and add that resulting number of AAdvantage<sup>®</sup> miles to your AAdvantage<sup>®</sup> account. For example, if per the terms of your Citi<sup>®</sup>/AAdvantage<sup>®</sup> Card Account you earn 1,000 AAdvantage<sup>®</sup> Miles for purchases made in a billing cycle, then you will earn an additional 250 AAdvantage<sup>®</sup> miles for that billing cycle. The initial posting of Additional AAdvantage<sup>®</sup> Miles may occur up to 1-2 billing cycles following the Additional Miles Eligibility Date.

### Additional AAdvantage<sup>®</sup> Miles Exclusions

You will not earn Additional AAdvantage<sup>®</sup> Miles for:



- Purchases made using Citi®/AAdvantage® Credit Cards other than the above-reference Card Account;
- Purchases appearing on a Card Account billing statement issued after closure of that Card Account or the associated Citi Miles Ahead Savings Account.
- Purchases appearing on a Card Account billing statement if the average monthly balance on deposit in your Citi Miles Ahead Savings Account was less than ten thousand dollars (\$10,000) for the calendar month preceding the Card Account billing statement date. For example, if your Card Account billing statement is dated July 10, and the average monthly balance in your Citi Miles Ahead Savings Account for the month of June was nine thousand (\$9,000) dollars, then you will not earn Additional AAdvantage® Miles for purchases appearing on that July 10 billing statement.
- AAdvantage® Miles earned through promotional offers on your Citi®/AAdvantage® Credit Card, including acquisition bonus mile offers or other promotional bonus mile offers made to existing cardmembers.

Average monthly balance is calculated through the last business day of the month; see your Citi Miles Ahead Savings Account statement for more information.

### **Fees**

- No monthly service fee.
- No Non-Citibank ATM Fee. Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are 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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

### **Conversion**

- Clients with an existing banking package cannot convert their banking package to a Citi Miles Ahead Banking package.
- Clients with an existing savings or money market account cannot transfer their existing savings or money market account to the Citi Miles Ahead Banking Package.
- The Miles Ahead Banking package may be converted to another banking package type for which the customer is eligible. However, the Additional AAdvantage® Miles feature on the AAdvantage® Credit Card will be de-enrolled after converting the Citi Miles Ahead Banking package to another package type.

### **Account Linking**

The Citi Miles Ahead Banking Package cannot be household linked or linked to other account packages. However, the Citi Miles Ahead Savings Account within the Citi Miles Ahead Banking Package can be used for Safety Check overdraft protection for checking accounts in all other banking packages. The Citi Miles Ahead Banking Package average monthly balance cannot be used to determine whether you will be charged fees in other packages or in accounts in other packages.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million Miler<sup>SM</sup> status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program visit, [aa.com/aadvantage](http://aa.com/aadvantage). American Airlines, AAdvantage, the Flight Symbol logo, and AAdvantage Million Miler<sup>SM</sup> are marks of American Airlines, Inc.

### **Overdraft Protection Services**

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

---

## Information About Specific Accounts

### Regular Checking

#### Account Features

Regular Checking is a non-interest bearing account available in all account packages, except the Citi Elevate<sup>SM</sup> Account Package.

#### Fees

There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

### Citi<sup>®</sup> Savings Account

#### Account Features

Your Citi Savings 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, Citibank<sup>®</sup> Online, Citi Mobile<sup>®</sup> or through CitiPhone Banking<sup>®</sup>, our automated telephone service. The Citi Savings Account can be opened in or linked to any account package.

#### Eligibility

New Citi Savings accounts opened by Tax Certified customers in a physical branch (or with a physical branch employee by phone - including video calls) (“New Citi Savings” account) will receive a “Promotional Rate” during Offer Periods if they fulfill Required Activities. Please view your Citi Savings New Account Rate Offer sheet to learn the promotional Rate, minimum balance to receive the promotional rate, and whether you opened your New Citi Savings account during an Offer Period.

- The following savings and checking accounts do not qualify for the Citi Savings New Account Rate Offer: Citi Accelerate Savings, Citi Miles Ahead Savings, savings and checking accounts that are fiduciary, estate, business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and savings and checking accounts held in the International Personal Bank, Citi Alliance, and Citi Private Bank. Savings and checking accounts owned by living trust accounts qualify, but other savings accounts held in trust accounts do not qualify for the promotional rate.
- “Tax Certified” customers must complete the following requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for this offer.

#### Required Activities

**First**, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Savings Account within 10 Business Days of account opening. See the Rate Sheet provided. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate.

- “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle<sup>®</sup>, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or wire transfer. Direct Deposits are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, funds from CitiBusiness accounts,

---

Mobile Check Deposits, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal®, and Venmo (except Zelle®) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.

- You can deposit the Minimum Balance into a Citibank “Checking Account” in the same package if 1) the New-to-Citibank Funds are deposited within 10 days of opening the Savings Account, 2) the Checking Account is in the same package as the Savings Account, and 3) you transfer the New-to-Citibank Funds directly from the Checking Account into the Savings Account within 10 days of opening the Savings Account. Checking account restrictions apply. See *Eligibility*.

**Second**, maintain your Minimum Balance. For three (3) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account, but please understand if your Balance drops below the Minimum Balance, your Promotional Interest Rate will expire, and your New Savings Account will receive the current (“Standard”) Interest Rate regardless of Balance. Please see the APYs and Interest Rates for this Offer chart in the Rate Sheet for the APYs applicable to your account.

**Promotional Interest Rate Expiration.** Once the Promotional Interest Rate expires, it cannot be reinstated, and your New Savings Account will be subject to the Standard Interest Rate in effect at that time. Your APY and Promotional Interest Rate will expire on the earliest of:

- Three (3) months after the date your Savings account is opened
- The date your Savings Account has earned the maximum amount of interest from the Promotional Interest Rate, see Maximum Interest Earned in the Rate Sheet or
- Any time after (10) Business Days from the time your account was opened, when your Balance drops below the Minimum Balance to receive the Promotional Interest Rate, as described in the Rate Sheet

### **Annual Percentage Yield (APY)**

Annual Percentage Yield (APY), as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the current/ Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the current/Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires three (3) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Savings account rates are variable, determined by Citibank at its sole discretion, can change before and after account opening without notice, and may affect the actual amount of interest earned. Fees could reduce earnings. Your Rate Region, Banking Package, Account Balance, and the Citi Savings New Account Offer will determine the APY for your Savings Account. The Rate Sheet provided at the time of account opening will identify your account’s Rate Region. Please review your *Client Manual – Consumer Accounts* and *Marketplace Addendum* for account information. For current APYs and standard interest rates applicable to Savings accounts, please visit a Citibank branch or call 1-888-CITIBANK to speak to a banker.

### **Multiple Offers**

Every Savings Account an eligible customer opens that meets Required Activities can participate in the Promotional Rate. Each New Savings Accounts can only be used for this New Account Rate once per Offer Period.

**Important Tax Information:** Interest received will be reported to the IRS as interest paid to the first titled owner on the account, in the year received, as required by applicable law. Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Interest received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

---

**IRS Circular 230 Disclosure:** Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This document is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

### **Check Writing**

The Citi Savings Account offers check writing in all packages except an Access Account Package. Any check transactions on a Citi Savings Account, in the Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

### **Interest Rates**

The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](https://www.citibank.com), call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

### **When Interest Begins To Accrue**

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of "Business Day.")

### **Fees**

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

### **Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on Citi Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

---

### **Account Balance Ranges for Interest Rate Calculations**

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

### **Linking**

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

### **Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

---

## Citi® Accelerate Savings Account

### Account Features

The Citi® Accelerate Savings account 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, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. There is no minimum opening deposit required to open a Citi® Accelerate Savings Account. The Citi® Accelerate Savings Account can be opened in or linked to any account package.

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account, that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

Citi® Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi® Accelerate Savings accounts: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®.

### Interest Rates

The interest rates for the Citi® Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](http://citibank.com) or call CitiPhone Banking at 1-800-627-3999.

### When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

### Fees

There is no separate monthly service fee for the Citi® Accelerate Savings Account. When a Citi® Accelerate Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The



---

principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

**Account Balance Ranges for Interest Rate Calculations**

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

**Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

**Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

**Linking**

The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

**Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

---

## Citi Miles Ahead<sup>SM</sup> Savings Account

### Relationship to Citi<sup>®</sup> Accelerate Savings

Citi<sup>®</sup> Accelerate Savings Account disclosures apply to the Citi Miles Ahead<sup>SM</sup> Savings Account although to the extent there is a conflict between the Citi<sup>®</sup> Accelerate Savings Account disclosures and this Citi Miles Ahead Savings Account disclosure, the terms of this Citi Miles Ahead Savings Account control.

### Eligibility

Select customers are eligible to apply for a Citi Miles Ahead Savings account.

- The Citi Miles Ahead Savings Account is only available in the Citi Miles Ahead Banking package and is limited to 1 (one) Citi Miles Ahead Savings Account per Citi Miles Ahead Banking Package .
- Only select Citi<sup>®</sup>/AAdvantage<sup>®</sup> Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Savings Account. Not all Citi<sup>®</sup>/AAdvantage<sup>®</sup> cardholders are eligible for the Citi Miles Ahead Savings account.
- Eligible customers must have a residential/home (not mailing) address in an Eligible Location to apply for the Citi Miles Ahead Banking Package. Eligible Locations include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

### Account Features

The Citi Miles Ahead Savings Account 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, Citibank<sup>®</sup> Online, Citi Mobile<sup>®</sup> or through CitiPhone Banking at 888-248-4226. The Citi Miles Ahead Savings Account is currently available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. The Citi Miles Ahead Savings Account does not offer check writing. Any check transactions on an Citi Miles Ahead Savings Account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

### Fees

- No monthly service fee
- No Non-Citibank ATM Fee: Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank<sup>®</sup> ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are 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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

### Conversion

Clients with an existing savings or money market account cannot convert their savings account to a Citi Miles Ahead Savings Account or move their existing savings account into a Citi Miles Ahead Banking Package. Clients with a Citi Miles Ahead Savings Account cannot move their Citi Miles Ahead Savings to another savings or money market account. The Citi Miles Ahead Savings Account average monthly balance cannot be used to determine if you will be charged fees in other packages or in accounts in other packages. Clients who convert their Citi Miles Ahead Banking Package into another eligible banking package, their Citi Miles Ahead Savings Account will automatically convert to a Citi<sup>®</sup> Accelerate Account and will be subject to terms and conditions of Citi<sup>®</sup> Accelerate Savings.



---

### **Interest Rates**

Interest rates for the Citi Miles Ahead Savings Account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit [citibank.com](https://www.citibank.com) or call CitiPhone Banking 888-248-4226. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (determined by factors, which may include branch location or home (not mailing) address), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as “Rates”) applicable to the Citi Miles Ahead Savings Account are based on your residential/home (not mailing) address and account balance.

### **When Interest Begins To Accrue**

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

### **Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on the Citi Miles Ahead Savings Account. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

### **Account Balance Ranges for Interest Rate Calculations**

\$0 – \$9,999.99

\$10,000 – \$49,999.99

\$50,000 – \$199,999.99

\$200,000+

### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

### **Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

---

## Court Ordered Money Market Account

### Account Features.

Court Ordered Money Market (COMMA) accounts are money market accounts subject to a court order. In limited circumstances, applicants may be eligible to apply to open a COMMA account. COMMA accounts can only be opened in a branch in the state in which the court order is issued and proceed through the Special Title account application process which includes providing information about the beneficiary. Please refer to your applicable court order for necessary requirements. COMMA accounts can only be opened in a Citibank® Account Package. COMMA accounts are ineligible for checks unless allowed by the COMMA account's applicable Court Order. COMMA accounts are ineligible for ATM Cards.

### Linking

Court Ordered Money Market accounts cannot be linked to other accounts or account packages. In addition, COMMA accounts cannot be Household Linked.

### Interest Rates

The interest rates for Court Ordered Money Market Accounts are variable, determined by Citibank at its sole discretion and can change at any time. The interest rate for COMMA accounts will be equal to the highest, non-promotional interest rate available to Citibank branch customers for money market accounts available in the state where the court order is issued, regardless of the account balance or package type. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking® at 1-800-627-3999.

### When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

### Fees

There is no monthly service fee for COMMA accounts. COMMA accounts are subject to all other fees associated with the Citibank® Account package. Please see in the “Information About Account Packages” section of this Addendum.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on COMMA accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest rates may vary depending on Rate Region (determined by factors, which may include branch location or home (not mailing) address). Please refer to your applicable rate sheet.

### Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

---

## Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

## Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

## Certificate of Deposit

### Key Features

Our certificates of deposit ("CD") are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty. CDs have a fixed interest rate during the term.

### CD Types and CD Terms

Citi offers three types of CD accounts.

- **Certificates of Deposit:** Multiple term options available.
  - Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
  - Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs
- **No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD.
- **Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD.

### Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

### Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

---

### **Linking of CD accounts in an account package**

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

### **Check Writing**

Certificates of Deposit do not offer check writing.

### **APYs and Interest Rates**

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year.

“Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](https://www.citi.com) or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range will be used to determine your APY and interest rate; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

---

### **When Interest Begins to Accrue**

Interest begins to accrue as of the calendar day you open your CD account.

### **Interest Compounding and Crediting**

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. When you select the interest at maturity feature, interest is credited on the Maturity Date. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date. If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

### **Interest Calculation Method**

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

### **Interest Withdrawal**

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

### **Automatic Renewal and Grace Period**

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to make any changes without penalty until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date.

Your account number will not change when your CD renews.

---

### **Early Withdrawal Penalties**

Citibank will impose a substantial penalty if you withdraw any amount from the 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

---

## Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc., our affiliate, to certain account packages.

### **Linking Your Account to a Citigroup Global Markets Inc. Investment Account**

You can link a Citigroup Global Markets Inc. Investment Account to your Citibank® Student Account Package, Citibank® Account Package, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, or to your Citi Private Bank Interest Checking Account, provided that the account titles are identical.

Linking your Citibank® Student Account Package, Citibank® Account Package, Citi Elevate Account Package, Citi Priority Account Package, Citigold® Account Package, Citigold® Private Client, or your Citi Private Bank Interest Checking Account to a Citigroup Global Markets Inc. Account (“Linked Investment Account”) has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches. In addition, eligible balances in your Linked Investment Account are currently counted toward relationship pricing of your Citibank® Account Package, Citi Priority, Citigold® Account Package, Citigold® Private Client, or your Citi Private Bank Interest Checking Account.

Summary account balances for Citigroup Global Markets Inc. Investment Accounts through Citi Personal Wealth Management or Citi Private Bank will be displayed only on statements for Citigold® Account Package.

For information about linking a Citigroup Global Markets Inc. Investment Account to a checking or money market account in any eligible account package for transfer purposes, please see the “Internal Transfers Between Linked Accounts” sub-section in the “Types of Transactions; Limitations” section of the “Electronic Banking” section of the *Client Manual — Consumer Accounts*.

# Important Information You Should Know

## Account and Banking Package Changes

If a Regular Checking account is converted to an Interest Checking or Citigold® Interest Checking account, the account will earn the applicable interest rate of the new checking account on the date the account was converted.

Statement cycles, depending on your banking package, can either be end of month or non-end of month. Non-end of month statement cycles can be any date throughout the month, depending on the date you opened your account.

If you convert from a banking package with an end of month statement cycle to a banking package with a non-end of month statement cycle, or vice versa, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change.

If you convert from a banking package with a non-end of month statement cycle to a banking package with a non-end of month statement cycle, you will receive a non-end of month statement detailing the account activity of the old account package and the account activity after the banking package change, including interest earned throughout the entire month.

If you convert from a banking package with an end of month statement cycle to a banking package with an end of month statement cycle, you will receive an end of month statement detailing the account activity of the old account package and the account activity after the banking package change, including interest earned throughout the entire month.

The chart below describes the statement cycle for each banking package.

Banking Package	Statement Cycle
Citigold® Private Client	End of month
Citigold® Account Package	End of month
Citi Priority	End of month
Citi Elevate <sup>SM</sup>	End of month
Citibank® Account Package	Non-End of Month <sup>40</sup>
Basic Banking	Non-End of Month <sup>40</sup>
Access Account Package	Non-End of Month <sup>40</sup>
Citibank® Student Account Package	Non-End of Month <sup>40</sup>
Citi Miles Ahead <sup>SM</sup>	Non-End of Month <sup>40</sup>

### Footnotes:

<sup>40</sup> Non-End of Month statement cycles can be any date throughout the month, depending on the day you opened your account.



---

## Minimum Opening Deposit

There is no minimum opening deposit required to open a:

- Regular Checking or Citigold® Interest Checking Account in a Citigold® Account Package
- Regular Checking or Interest Checking Account in a Citi Priority Account Package
- Interest Checking Account in a Citi Elevate<sup>SM</sup> Account Package
- Regular Checking or Interest Checking Account in a Citibank® Account Package
- Regular Checking or Citi® Savings Account in a Basic Banking Package
- Checkless Regular Checking Account or Citi® Savings Account in the Access Account Package.
- Regular Checking Account in the Citibank® Student Account Package
- Regular Checking account, Interest Checking or a Citigold Interest Checking account
- Citi® Savings Account
- Citi® Accelerate Savings Account
- Citi Miles Ahead<sup>SM</sup> Savings Account

Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all accounts that may be included in specific account package. We reserve the right to close the account at our sole discretion, including if the account remains at a zero balance for ninety calendar days.

## Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-627-3999 (TTY: We accept 711 or other Relay Service) or stop by your nearest Citibank branch for assistance. Please refer to Other Fees and Charges for All Accounts in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via [citibankonline.com](https://citibankonline.com). Check images are viewable for 18 months from the date the check posted to the account.

## Fees

Monthly service fees and non-Citibank ATM fees will be determined by the fee schedule applicable to the governing state of the account to be charged. When owed, monthly service fees and non-Citibank ATM fees will be deducted from your checking account and will appear on your next monthly statement. If you do not have a checking account, these fees will be deducted from accounts in the order displayed below, depending on the combination of linked components you have in your Account Package:

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

## When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the *Client Manual — Consumer Accounts* for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use.

See the “Funds Availability at Citibank” section of this *Marketplace Addendum* for more information.

# Safe Deposit Box Rental

In order to open a Safe Deposit Box, you need to have at least one open Citibank® transaction account (a checking, money market and/or savings account) in an account package. Safe Deposit Boxes are available in select Citibank branch locations. Pricing varies per size per location and account package type.

## Product Features

- Each Safe Deposit Box may be eligible for up to one discount
- In order to qualify for a discount, account packages must contain at least one transaction account (a checking, money market and/or savings account)
- For each of your account packages you may qualify for one of the discounts in the following table
- Sales tax may be assessed depending on your box location

### Safe Deposit Box Discount by Account Package

Annual Rental Fee	Citigold®	Citi Priority	Citibank Account, Basic Banking, Access Account
\$0 – \$125	Waived	Waived	Full box fee applies
\$126 – \$250	\$125 off annual rental fee	\$125 off annual rental fee	Full box fee applies
\$251 +	50% off annual rental fee	50% off annual rental fee	Full box fee applies

Only one (1) discount from the chart above can be applied per account package

## Direct Debit

If you have a Safe Deposit Box, not already receiving a Citigold or Citi Priority discount, you may qualify for a 10% discount if signed up with direct debit.

---

# Funds Availability at Citibank

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

## Our General Policy

Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier’s checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to the “Longer Delays May Apply” section for a description of these longer delays.

## Determining the Date of Deposit

The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30 PM Eastern Time (9:30 PM Central Time; 7:30 PM Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

### For regular mail:

Citibank  
Check Ops – Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

### For overnight mail:

Citibank  
Check Ops – Bank by Mail  
100 Citibank Drive Bldg 3  
San Antonio, TX 78245

---

## Government Checks, Cashier's Checks and Other Special Types of Checks

Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

### Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the fourth Business Day after the day of the deposit as follows:

#### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit, an additional \$450 will be available on the second Business Day after the day of deposit and the remainder of the deposit will be available on the third Business Day after the day of deposit.

#### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the fourth Business Day after the day of deposit.

#### **By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$450 will be available on the second Business Day
- An additional \$4,850 will be available on the third Business Day
- The remaining \$ 4,475 will be available on the fourth Business Day.

#### **We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- Doubt of collectability — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- Emergency Situations — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

---

## Special Rules for 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 one. For the first 30 days your new account is open, the following special rules apply:

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier's checks, and other special types of checks (as defined above)

For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

## Collection Items

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Schedule of Other Fees and Charges For All Accounts.

## Holds on Other Funds

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

## Our Right of Chargeback

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

## Changes to Our Policy

We will notify you of any change(s) to our funds availability policies as required by applicable law.

# Discontinued Products, Services, and Features

Customers no longer have the ability to apply to open new accounts (or enroll, as applicable) in the following products, services, and features as of the Discontinued Date

Discontinued Products, Services, and Features	Discontinued Date
Citi Elevate <sup>SM</sup> Account Package	July 18, 2022
Interest Checking	July 18, 2022
Citigold Interest Checking	July 18, 2022
Citibank <sup>®</sup> Student Account Package	January 16, 2016
Citibank <sup>®</sup> Savings Plus	July 23, 2017
<i>Please note the below accounts were converted to the Citibank<sup>®</sup> Savings Plus account on the noted Discontinued Date</i>	
Money Market Plus	April 15, 2022
Ultimate Savings	April 15, 2022
Preferred Money Market	April 15, 2022
Insured Money Market	April 15, 2022
Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022
Household Linking of Account Packages	August 21, 2023

The following disclosures apply to customers who opened accounts (or enrolled, as applicable) in the following products, services, or features before the applicable Discontinued Date.

## Citi Elevate<sup>SM</sup> Account Package

### Important Notice:

**As of August 21, 2023, clients in the Citigold<sup>®</sup>, Citigold<sup>®</sup> Private Client, Citi Priority, Citibank<sup>®</sup>, Basic Banking, Access, Citi Elevate<sup>SM</sup>, and Citi Miles Ahead<sup>SM</sup> Banking Packages will no longer be able to convert their banking package or establish new account links between accounts they own or through Household Linking of Account Packages.**

### Overview

The Citi Elevate Account Package is a “digital” banking package with electronic delivery of statements and other legal notices and communications instead of through the U.S. Mail. Clients must provide consent to “paperless” statements and register for online access through Citi<sup>®</sup> Online or the Citi Mobile<sup>®</sup> App in order to view and keep copies of statements and other legal notices and communications. Clients cannot withdraw their consent to electronic delivery of statements and other legal notices and communications with this account package but may instead transfer their checking account and other linked accounts to a different account package in order to receive statements and other legal notices through the U.S. Mail.

The Citi Elevate Account Package may contain an Interest Checking account or a Citi Accelerate Savings account. Your Monthly Service Fees are based upon which accounts you maintain as specified in the description of Fees below. For Citi Elevate Account Packages opened prior to July 18, 2022, only one Interest Checking account can be included in any Citi Elevate Account Package. In addition to the Interest Checking account, the Citi Elevate Account Package may include more than one of the following accounts in the below chart.

Effective July 18, 2022, requests to open a Citi Accelerate Savings account in an existing Citi Elevate Account Package will be opened in a Basic Banking Package and subject to the terms of that package. Effective July 18, 2022, requests to open a Certificate of Deposit in an existing Citi Elevate Account Package will be opened in a Citibank Account Package and subject to the terms of that package.

<b>Deposit Accounts</b>	Citi Accelerate Savings Account, Certificates of Deposit
<b>Retirement Accounts</b>	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
<b>Investments<sup>41</sup></b>	Investments held in your Linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>42</sup> , and annuity positions shown on Linked CGMI Account Statements <sup>43</sup>

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

When the Citi Elevate Account Package includes an Interest Checking account, the average monthly balance in your Interest Checking account will be used to determine whether or not you will be charged fees for the statement period. Other accounts listed in the above chart will not be used to determine whether or not you will be charged fees for the statement period.

When the Citi Elevate Account Package does not include an Interest Checking account, but has a Citi Accelerate Savings account, the average monthly balance in your Citi Accelerate Savings account will be used to determine whether or not you will be charged fees for the statement period.

Your average monthly balance is available on your statement and may be obtained by calling 1-800-374-9700. Any fees incurred will be charged during the subsequent statement period.

#### Footnotes:

<sup>41</sup> Offered through Citigroup Global Markets Inc. (CGMI)

<sup>42</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC

<sup>43</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.



---

### Citi Elevate Account Package with Interest Checking and Other Accounts

Interest Checking Average Monthly Balance	Monthly Service Fee	Non-Citibank ATM Fee <sup>45,46</sup>	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$5,000	\$15	Waived	Unlimited Reimbursement
\$5,000 or more	None	Waived	Unlimited Reimbursement

### Citi Elevate Account Package with only Citi Accelerate Savings Account

Average Monthly Balance <sup>44</sup>	Monthly Service Fee	Non-Citibank ATM Fee <sup>45,46</sup>	Reimbursement of Other Bank ATM and ATM Service Provider Fee
Less than \$500	\$4.50	\$2.50	None
\$500 or more	None	\$2.50	None

### Eligibility

The Citi Elevate Account Package is available for accounts opened prior to July 18, 2022, in select markets for customers with a residential/home (not mailing) address in an Eligible Location who apply online through Citibank® Online, the Citi Mobile® App, or CitiPhone Banking. “Eligible Locations” include Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

### Conversion to Other Banking Packages

Prior to July 18, 2022, clients in an Eligible Location with an existing account package can convert their banking package to a Citi Elevate Account Package but must provide consent to electronic delivery of statements and other legal notices and communications and register for online account access through Citi® Online or the Citi Mobile® App.

If a customer owns an existing Interest Checking account at the time their existing Citi Elevate Account Package is converted to the Citigold Account Package or Citigold Private Client, their Interest Checking account will be converted to Citigold Interest Checking. If a customer owns an existing Interest Checking account at the time their existing Citi Elevate Account Package is converted to a package other than the Citigold Account Package or Citigold Private Client, Citi Priority Account Package, or Citibank Account Package, their Interest Checking account will be converted to a Regular Checking account.

---

### Footnotes:

<sup>44</sup> Average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.

<sup>45</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. If you are charged a fee for the use of a Proprietary Citibank ATM, please contact us for a full refund.

<sup>46</sup> You can get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank® ATM or Debit Card at ATMs in Citibank branches and Citibank branded ATMs at other locations. Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.



---

The following conversion rules apply to Citi Elevate Account Packages with a linked Citi Accelerate Savings account, certificate of deposit, retirement, or brokerage account when the Interest Checking account is closed:

- Citi Elevate Account Packages with only a Citi Accelerate Savings account will remain in the Citi Elevate Account Package.
- All other Citi Elevate Account Packages with remaining accounts (such as linked Certificate of Deposit, Retirement, or Brokerage Accounts), whether linked to a Citi Accelerate account or not, will convert within 10 business days from the Interest Checking account closure date to the Citibank Account Package and will be subject to terms and conditions of the Citibank Account Package.

### **Reimbursement of Other Bank ATM Fees**

Applies only when the Citi Elevate Package includes an Interest Checking account. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive unlimited reimbursements from Citibank for ATM fees charged by other banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

### **Overdraft Protection Services**

The Safety Check service is available for this banking package. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to the checking account.

For additional information about the various accounts in this package, please see the sections of this *Marketplace Addendum* titled “Information About Specific Accounts.”

## **Interest Checking**

### **Account Features**

Interest Checking is an interest bearing account in the Citibank® Account Package, Citi Priority Account Package or the Citi Elevate Account Package.

### **Interest Rates**

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](http://citibank.com), call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

### **When Interest Begins to Accrue**

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

### **Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Rate Region (determined by factors, which may include branch location or home (not mailing) address)
- Account Balance
- Account Package Type

Please refer to your applicable rate sheet.

---

**Principal Balance Ranges for Interest Rate Calculations:**

\$0 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000+

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

**Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365 day year except in leap years when interest may be computed on a 366 day basis.

**Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

**Interest on Closed Accounts**

No interest is paid on the account for the monthly period in which the account is closed.

**Fees**

There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the monthly service and non-Citibank ATM fees, as applicable, of its account package as disclosed in the “Information About Account Packages” section of this Addendum.

**Citigold® Interest Checking****Account Features**

Citigold® Interest Checking is an interest bearing account in the Citigold® Account Package. Citigold Private Client is a relationship status of Citigold.

**Interest Rates**

The interest rates for the Citigold® Interest Checking account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](http://citibank.com), call CitiPhone Banking® at 1-800-627-3999 or stop by your nearest Citibank branch.

**When Interest Begins To Accrue**

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please refer to the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

**Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on Citigold® Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

---

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

**Account Balance Ranges for Interest Rate Calculations:**

\$0 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000+

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

**Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

**Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

**Interest on Closed Accounts**

No interest is paid on the account for the monthly period in which the account is closed.

**Fees**

There is no separate monthly service fee for a Citigold® Interest Checking account. When a Citigold® Interest Checking account is opened, it must be in a Citigold® Account Package and is subject to the applicable monthly service fees for that account package as disclosed in the “Information About Account Packages” section of this Addendum.

**Citibank® Savings Plus Account**

**Account Features**

Your Citibank® Savings 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 ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus account can be linked to any account package.

**Check Writing**

The Citibank® Savings Plus account offers check writing in all packages except an Access Account Package. Any check transactions on a Citibank® Savings Plus account, in the Access Account Package that involve a check, including written checks, check by phone or third party authorizations that come through as a check transaction will not be honored.

---

### Minimum Balance Requirement

There is a minimum balance of \$100 to maintain the Citibank® Savings Plus account. We reserve the right to close the account if the account balance falls below the minimum balance.

### Interest Rates

The interest rates for the Citibank® Savings Plus account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

### When Interest Begins to Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. ("Business Day" means 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.)

### Fees

There is no separate Monthly Service Fee for the Citibank® Savings Plus account. A Citibank® Savings Plus account must be in a package and is subject to the applicable monthly service fee and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of the *Marketplace Addendum*. Citibank® Savings Plus accounts converted from an existing money market on April 15, 2022, will be in the same package as the existing money market before account conversion and, except as provided in this notice, will be subject to the same monthly service and non-Citibank ATM fees, and all other fees, of the applicable account package.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citibank® Savings Plus accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

### Account Balance Ranges for Rate Calculations:

\$0 — \$9,999.99

\$10,000 — \$24,999.99

\$25,000 — \$49,999.99

\$50,000 — \$99,999.99

\$100,000 — \$499,999.99

\$500,000 — \$999,999.99

\$1,000,000+

Please refer to the rate sheet for additional rate information.

---

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year, except in leap years when interest may be computed on a 366-day basis.

### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

### **Linking**

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus account will not be included in the daily balance calculation for the Citibank® Savings Plus account. The balance in the Citibank® Savings Plus account may be linked to contribute to the minimum combined average monthly balance requirements of eligible Citibank account packages.

### **Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with daily balance method.

## **Household Linking of Account Packages**

**This section explains certain features of linking account packages within a household. When you linked together eligible account packages of two or more members of a household, the combined balances of the accounts in those account packages could provide each household member with certain additional benefits.**

If you reside in a household where two or more eligible members each have at least one account in a separate eligible Citibank account package, and you linked those eligible account packages together, we could make the features and benefits of our relationship pricing structure available to those household members. In most cases, eligible accounts belonging to all household members could be counted towards the combined household balance for purposes of determining whether monthly service fees and certain other account charges will be assessed and for determining eligibility for benefits associated with higher balance tiers or ranges.

We defined a “household” as an account owner and members of the account owner’s immediate family who resided at the same address. When asking us to link account packages you agree that your request will comply with any limitations applicable to the account packages that you ask to be linked. Under federal regulations:

- When any account package includes an account with one of our affiliates, 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.
- When any account package includes a retirement account, that package can only contribute to pricing benefits for 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 household members’ account packages are linked for combined balances, statements for each linked account package may show the household combined balance range. As a result, household members may be able to deduce approximate balances of other members in the household when account packages are linked. Therefore, when deciding whether to link household account packages, customers should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

## Other Fees and Charges for All Accounts

Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please view the chart below. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Bond Coupon Redemption (per series)	WAIVED	WAIVED	WAIVED	\$10.00
Checkbook Orders	WAIVED <sup>1</sup>	WAIVED <sup>2</sup>	WAIVED <sup>2</sup>	Varies
Citibank® Global Transfer Service <sup>3</sup>	No Transfer Fee	No Transfer Fee	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank <sup>4</sup>	\$30.00	\$30.00	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00	\$25.00	\$25.00
Consular/Verification Letter	WAIVED	WAIVED	WAIVED	\$25.00
Copy of Cancelled Checks <sup>5, 8</sup>	WAIVED	WAIVED	WAIVED	\$5.00
Domestic Bank Collections <sup>4</sup>	\$25.00	\$25.00	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Card <sup>8</sup>	WAIVED	WAIVED	WAIVED	\$6.00
Fee for Pin Mailer: <sup>8</sup> Domestic Standard	No Charge	No Charge	No Charge	No Charge
Fee for Pin Mailer: <sup>8</sup> Domestic Expedite	WAIVED	WAIVED	WAIVED	\$7.00
Fee for Pin Mailer: <sup>8</sup> International Expedited	WAIVED	WAIVED	WAIVED	\$17.50
Foreign Currency Exchange: <sup>8</sup> \$1,000 and over	No Charge	No Charge	No Charge	No Charge
Foreign Currency Exchange: <sup>8</sup> Under \$1,000	WAIVED	WAIVED	WAIVED	\$5.00
Foreign Exchange Fee <sup>6, 8</sup>	WAIVED	WAIVED	WAIVED	3%
Interim Statement	WAIVED	WAIVED	WAIVED	\$5.00
Legal Process Compliance (levies, attachments, etc.) per service	\$125.00	\$125.00	\$125.00	\$125.00
Miscellaneous Copies <sup>8</sup> (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED	\$5.00
Money Order for Customers	WAIVED	WAIVED	WAIVED	\$5.00
Official Check	WAIVED	WAIVED	WAIVED	\$10.00
Safe Deposit Box Annual Rental <sup>7</sup>	Varies	Varies	Varies	Varies
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED	\$5.00
Stop Payment Request <sup>10</sup>	WAIVED	WAIVED	WAIVED	\$30.00
Wire Transfers: <sup>11</sup> Incoming Domestic and International	WAIVED	WAIVED	WAIVED	\$15.00
Wire Transfers: <sup>11</sup> Outgoing Online Domestic <sup>9</sup>	WAIVED	WAIVED	\$17.50	\$25.00
Wire Transfers: <sup>11</sup> Outgoing Domestic – Other Channels <sup>13</sup>	WAIVED	\$35.00	\$35.00	\$35.00
Wire Transfers: <sup>11</sup> Outgoing Online International (U.S. Dollars) <sup>9</sup>	WAIVED	WAIVED	\$25.00	\$35.00



Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Wire Transfers: <sup>11</sup> Outgoing Online International (Foreign Currency) <sup>12</sup>	WAIVED	WAIVED	WAIVED	WAIVED
Wire Transfers: <sup>11</sup> Outgoing International – Other Channels <sup>13</sup>	WAIVED	\$45.00	\$45.00	\$45.00
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere	As specified elsewhere	As specified elsewhere

## Notes to “Other Fees and Charges for All Accounts”

- <sup>1</sup> Waived for standard checkbook orders and non-standard checkbook orders. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- <sup>2</sup> Fees for standard design checkbooks are waived for the Citigold® and Citi Priority Account Packages. Fees for non-standard checkbook orders will be charged for the Citi Priority Account Package.  
Fees for non-standard checkbooks orders in the Citigold® Account Package are waived provided your Citigold® Account Package had a combined average monthly balance of \$400,000 or more for the monthly period that was two (2) calendar months before the date you order the non-standard checkbook.  
Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.
- <sup>3</sup> For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to the “Electronic Banking” section of the Client Manual — Consumer Accounts under “Types of Transactions; Limitations.”
- <sup>4</sup> Additional fees may apply as a result of fees charged for collection of the item by other institutions.
- <sup>5</sup> This fee will appear as “fee for photocopying” on your bank statement. If you do not receive check images with your statement, you are permitted two (2) free copies of cancelled checks per monthly statement period, then \$5.00 per check thereafter.
- <sup>6</sup> We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.
- <sup>7</sup> Please refer to the “Safe Deposit Box Discount by Account Package” chart in the “Safe Deposit Box Rental” section of the Marketplace Addendum.
- <sup>8</sup> Copy of Cancelled Checks is described on your bank statement as: Fee for Photocopying. Expedited Domestic Delivery of Replacement Debit Card is described on your bank statement as: Expedited Card Fee. Foreign Currency Exchange fee is described on your bank statement as: Foreign Currency Fee. Foreign Exchange Fee is described on your bank statement as: Foreign Transaction Fee. Miscellaneous Copies is described on your bank statement as: Fee for Photocopying. Fee for Pin Mailer: Domestic Expedite is described on your bank statement as: Fee for PIN Mailer. Fee for Pin Mailer: International Expedite is described on your bank statement as: Fee — International Express PIN
- <sup>9</sup> “Online” refers to self-service wires sent via Citi Online or Citi Mobile.
- <sup>10</sup> Fee applies on Personal Checks, Official Checks, and Money Orders.
- <sup>11</sup> Incoming Domestic and International is described on your bank statement as: Incoming Wire Transfer Fee. Outgoing Domestic is described on your bank statement as: Fee for Domestic Funds Transfer. Outgoing International is described on your bank statement as: Fee for International Funds Transfer.
- <sup>12</sup> The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.
- <sup>13</sup> “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at [citibank.com/locations](https://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

© 2023 Citibank, N.A., Member FDIC. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Interlink is a U.S. payment network owned and operated by Visa. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.





# Amendments to the Citibank® Client Manual — Consumer Accounts and Marketplace Addendum, September 7, 2023 Editions



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

Last Updated 02/20/2024

This document contains the following:

Amendments to the Citibank® Client Manual — Consumer Accounts, September 7, 2023 Edition

page 1

Amendments to the Citibank® Marketplace Addendum, September 7, 2023 Edition

page 2

## Amendments to the Citibank® Client Manual — Consumer Accounts, September 7, 2023 Edition

### EFFECTIVE DATE: IMMEDIATELY

#### AMENDMENT:

For clarification of existing practices and effective immediately, the following update is made to the *Client Manual – Consumer Accounts*:

The “If you close your Account” paragraph below is added as a fourth paragraph to the “Closing a Deposit Account” section of the *Client Manual – Consumer Accounts*:

#### **If you close your Account**

If you close your account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

### EFFECTIVE DATE: NOVEMBER 28, 2023

#### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Client Manual – Consumer Accounts*:

The first paragraph of the “Opening an account through other methods” section within the “Governing Law” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

#### **Opening an account through other methods:**

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.

### EFFECTIVE DATE: NOVEMBER 28, 2023

#### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Client Manual – Consumer Accounts*:

The below sentence is added as a new line below “Opening an account through other channels” within the “Rate Region” section of the *Client Manual – Consumer Accounts*.

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels

## EFFECTIVE DATE: NOVEMBER 7, 2023

### AMENDMENT:

Effective November 7, 2023, Appendix 1: “Introduction to Simplified Banking” is revised as follows:

The following is added as a paragraph above the “Introducing automatic linking of accounts” section.

When you convert to simplified banking, you will receive a banking package Account Statement for the time from the end of your last Statement Period through the day before you convert to simplified banking (“Short Statement”). Any final banking package Monthly Service Fees will be assessed on your first day in simplified banking, and this will be reflected on your first simplified banking Account Statement. Prior to initiating Early Access, please consider your eligibility, as applicable under the CMMA, for a waiver of your final banking package Monthly Service Fee, which will be based on the banking package, balances or transactions reflected on your Short Statement. After conversion, we’ll waive applicable simplified banking Monthly Service Fees in the month you are converted and for the next three full calendar months. If you do not qualify for a Relationship Tier after three full calendar months, you can waive your Monthly Service Fee (\$15 for Regular Checking or \$5 for Access Checking) by making Enhanced Direct Deposits of \$250 or more each month.

## Amendments to the Citibank® Marketplace Addendum, September 7, 2023 Edition

## EFFECTIVE DATE: MARCH 1, 2024

### AMENDMENT:

Effective March 1, 2024, the following fee is waived for accounts in All Other Account Packages: the \$6.00 fee for expedited domestic delivery of replacement debit cards.

Effective March 1, 2024, the below row of the fee chart titled “Other Fees and Charges for All Accounts” is revised as follows:

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Expedited Domestic Delivery of Replacement Debit Card <sup>8</sup>	WAIVED	WAIVED	WAIVED	WAIVED

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

As of February 26, 2022, the following fees are waived for accounts in All Other Account Packages: the \$7.00 fee for pin mailer: domestic expedite and the \$17.50 fee for pin mailer: international expedited.

Effective immediately, the below rows of the fee chart titled “Other Fees and Charges for All Accounts” is revised as follows:

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Fee for Pin Mailer: <sup>8</sup> Domestic Expedite	WAIVED	WAIVED	WAIVED	WAIVED
Fee for Pin Mailer: <sup>8</sup> International Expedited	WAIVED	WAIVED	WAIVED	WAIVED

## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following changes are made to the “Citi® Accelerate Savings Account” section of the *Marketplace Addendum*:

1. The last paragraph of the “Account Features” section is deleted in its entirety and replaced with the following:

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Accelerate Savings account at account opening.

2. The “Account Balance Ranges for Interest Rate Calculations” section is deleted in its entirety and replaced with the following:

#### Account Balance Ranges for Interest Rate Calculations

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:

The “Citi® Savings Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

### Citi® Savings Account

#### Account Features

Your Citi Savings 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, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citi Savings Account can be opened in or linked to any account package. Although a Citi Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Savings account at account opening.

**Check Writing**

The Citi Savings Account offers check writing in all packages except an Access Account Package. Any check transactions on a Citi Savings Account, in the Access Account Package that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

**Interest Rates**

The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](http://citibank.com), call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

**When Interest Begins To Accrue**

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the *Client Manual — Consumer Accounts* for definition of “Business Day.”)

**Fees**

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

**Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on Citi Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

**Account Balance Ranges for Interest Rate Calculations**

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

We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following:

- Residential (not mailing) Address
- Rate Region
- Account Balance
- Account Package Type
- Relationship Status of Citigold

Please refer to your applicable rate sheet.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

### **Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

### **Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

### **Linking**

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

### **Interest on Closed Accounts**

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

## **Promotional Rate Feature for New Citi Savings accounts**

### **Eligibility**

New Citi Savings accounts opened by Tax Certified customers in a physical branch (or with a physical branch employee by phone - including video calls) ("New Citi Savings" account) will receive a "Promotional Rate" during Offer Periods if they fulfill Required Activities. Please view your Citi Savings New Account Rate Offer sheet to learn the promotional Rate, minimum balance to receive the promotional rate, and whether you opened your New Citi Savings account during an Offer Period.

- The following savings and checking accounts do not qualify for the Citi Savings New Account Rate Offer: Citi Accelerate Savings, Citi Miles Ahead Savings, Court Ordered Money Market Accounts, savings and checking accounts that are business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit-sharing plans), and savings and checking accounts held in the International Personal Bank, Citi Alliance, and Citi Private Bank.
- "Tax Certified" customers must complete the following requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for this offer.

### **Required Activities**

**First**, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Savings Account within 10 Business Days of account opening. See the Rate Sheet provided. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate.

- "New-to-Citibank Funds" are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle®, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or domestic wire transfer. Direct Deposits are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, international wire transfers, funds from CitiBusiness accounts, Mobile Check Deposits, Instant Payments, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal®, and Venmo (except Zelle®) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.

- You can deposit the Minimum Balance into a Citibank “Checking Account” in the same package if 1) the New-to-Citibank Funds are deposited within 10 days of opening the Savings Account, 2) the Checking Account is in the same package as the Savings Account, and 3) you transfer the New-to-Citibank Funds directly from the Checking Account into the Savings Account within 10 days of opening the Savings Account. Checking account restrictions apply. See Eligibility.

**Second**, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account, but please understand if your Balance drops below the Minimum Balance, your Promotional Interest Rate will expire, and your New Savings Account will receive the current (“Standard”) Interest Rate regardless of Balance. Please see the APYs and Interest Rates for this Offer chart in the Rate Sheet for the APYs applicable to your account.

**Promotional Interest Rate Expiration.** Once the Promotional Interest Rate expires, it cannot be reinstated, and your New Savings Account will be subject to the Standard Interest Rate in effect at that time. Your APY and Promotional Interest Rate will expire on the earliest of:

- Six (6) months after the date your Savings account is opened
- The date your Savings Account has earned the maximum amount of interest from the Promotional Interest Rate, see Maximum Interest Earned in the Rate Sheet or
- Any time after (10) Business Days from the time your account was opened, when your Balance drops below the Minimum Balance to receive the Promotional Interest Rate, as described in the Rate Sheet

### Annual Percentage Yield (APY)

Annual Percentage Yield (APY), as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the current/ Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the current/Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires six (6) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Savings account rates are variable, determined by Citibank at its sole discretion, can change before and after account opening without notice, and may affect the actual amount of interest earned. Fees could reduce earnings. Your Rate Region, Banking Package, Account Balance, and the Citi Savings New Account Offer will determine the APY for your Savings Account. The Rate Sheet provided at the time of account opening will identify your account’s Rate Region. Please review your *Client Manual – Consumer Accounts* and *Marketplace Addendum* for account information. For current APYs and standard interest rates applicable to Savings accounts, please visit a Citibank branch or call 1-888-CITIBANK to speak to a banker.

### Multiple Offers

Every Savings Account an eligible customer opens that meets Required Activities can participate in the Promotional Rate. Each New Savings Accounts can only be used for this New Account Rate once per Offer Period.

**Important Tax Information:** Interest received will be reported to the IRS as interest paid to the first titled owner on the account, in the year received, as required by applicable law. Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. Interest received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

**IRS Circular 230 Disclosure:** Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This document is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor.

## EFFECTIVE DATE: NOVEMBER 28, 2023

### AMENDMENT:

Effective November 28, 2023, the following changes are made to the “Citi Miles Ahead<sup>SM</sup> Savings Account” section of the *Marketplace Addendum*:



**1. The second bullet of the “Eligibility” section is deleted in its entirety and replaced with the following:**

- Only select Citi®/AAdvantage® Consumer Credit Card holders who have received a direct communication or advertisement from Citibank inviting them to apply are eligible to apply for the Citi Miles Ahead Savings Account. Not all Citi®/AAdvantage® cardholders are eligible for the Citi Miles Ahead Savings account. Although a Citi Miles Ahead Savings account can be owned by more than one owner, the owner of the eligible Citi®/AAdvantage® cardholder identified on the communication must be the first titled owner on the Citi Miles Ahead Savings account.

**2. The “Interest Rates” section is deleted in its entirety and replaced with the following:**

**Interest Rates**

Interest rates for the Citi Miles Ahead Savings Account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking 888-248-4226. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (determined by factors, which may include branch location or home (not mailing) address), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as “Rates”) applicable to the Citi Miles Ahead Savings Account are based on your residential/home (not mailing) address and account balance.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

**EFFECTIVE DATE: NOVEMBER 28, 2023**

**AMENDMENT:**

**Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:**

The “Certificate of Deposit” section within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

**Certificate of Deposit**

**Key Features**

Our certificates of deposit (“CD”) are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

**CD Types and CD Terms**

Citi offers three types of CD accounts.

- **Certificates of Deposit:** Multiple term options available.
  - Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
  - Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs
- **No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.



- **Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.

#### **Minimum Balance**

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

#### **Monthly Service Fee**

There is no monthly service fee for a Certificate of Deposit.

#### **Linking of CD accounts in an account package**

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

#### **Check Writing**

Certificates of Deposit do not offer check writing.

#### **APYs and Interest Rates**

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](http://citi.com) or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+



Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening or when the application was submitted for Special Title accounts. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

### **When Interest Begins to Accrue**

Interest begins to accrue as of the calendar day you open your CD account.

### **Interest Compounding and Crediting**

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be described as "Deferred" next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date.

If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month's interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

### **Interest Calculation Method**

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

### **Interest Withdrawal**

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term. If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

### **Automatic Renewal and Grace Period**

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

### **Early Withdrawal Penalties**

Citibank will impose a substantial penalty if you withdraw any amount from the 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

## **EFFECTIVE DATE: NOVEMBER 28, 2023**

### **AMENDMENT:**

**Effective November 28, 2023, the following change is made to the *Marketplace Addendum*:**

The "Account Balance Ranges for Interest Rate Calculations" section within the "Citibank® Savings Plus Account" section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

### **Account Balance Ranges for Rate Calculations:**

\$0 — \$9,999.99

\$10,000 — \$24,999.99

\$25,000 — \$49,999.99

\$50,000 — \$99,999.99

\$100,000 — \$499,999.99

\$500,000 — \$999,999.99

\$1,000,000+

Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

## EFFECTIVE DATE: NOVEMBER 4, 2023

### AMENDMENT:

Effective November 4, 2023, the following fees are waived for the account packages listed below:

#### Citigold® Private Client Account Package

- Clerical Research

#### Citigold® Account Package

- Clerical Research

#### Citi Priority Account Package

- Clerical Research

#### All Other Account Packages

- Clerical Research
- Copy of Cancelled Checks
- Interim Statement
- Miscellaneous Copies
- Statement Copy

As a result, the *Marketplace Addendum* is amended as follows:

Effective November 4, 2023, the following fees on the chart titled “Other Fees and Charges for All Accounts” is revised as follows:

Service	Citigold® Private Client	Citigold® Account Package	Citi Priority Account Package	All Other Account Packages
Clerical Research (per hour, one-hour minimum)	WAIVED	WAIVED	WAIVED	WAIVED
Copy of Cancelled Checks <sup>5, 8</sup>	WAIVED	WAIVED	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED	WAIVED	WAIVED
Miscellaneous Copies <sup>8</sup> (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED	WAIVED	WAIVED
Statement Copy (previous month)	WAIVED	WAIVED	WAIVED	WAIVED

## EFFECTIVE DATE: OCTOBER 21, 2023

### AMENDMENT:

Effective October 21, 2023, the following change is made to the *Marketplace Addendum*:

The “Longer Delays May Apply” section under “Funds Availability at Citibank” within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

#### Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:



Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

**By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

**Doubt of collectability** — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.

**Emergency Situations** — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

**All other terms and conditions of the Citibank® Client Manual — Consumer Accounts and Marketplace Addendum remain in full force and effect.**

**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## California Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.



<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Connecticut Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Greater Florida Region



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.10%	0.15%	0.10%	0.10%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Greater Miami Region



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Florida Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		3.05%	3.00%
	\$50,000 - \$199,999.99		3.75%	3.68%
	\$200,000 +		4.05%	3.97%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Greater Miami Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following states: AL, AK, AZ, AR, CO, DE, GA, HI, ID, IN, IA, KS, KY, LA, OK, ME, MA, MI, MN, MO, MS, MT, NE, NH, NM, NC, ND, OH, OR, PA, RI, SC, SD, TN, UT, VT, WA, WV, WI and WY and the following territories, possessions and military addresses of AA, AE, AP, AS, GU, MP, PR and VI.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.



# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



National Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		3.05%	3.00%
	\$50,000 - \$199,999.99		3.75%	3.68%
	\$200,000 +		4.05%	3.97%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

# Greater Illinois Region



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Greater Chicago Region



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Illinois Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		3.05%	3.00%
	\$50,000 - \$199,999.99		3.75%	3.68%
	\$200,000 +		4.05%	3.97%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Chicago Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.44%	5.00%	0.31%	5.00%	0.26%	5.00%	0.22%	5.00%		
	\$25,000 - \$999,999.99	2.69%	5.00%	2.62%	5.00%	2.60%	5.00%	2.58%	5.00%		
	\$1,000,000 +	2.69% - 0.44%	5.00%	2.62% - 0.31%	5.00%	2.60% - 0.26%	5.00%	2.58% - 0.22%	5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10		0.05%		0.05%		0.05%		0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.



# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Maryland Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# National Rate Region (GA/SC/TN)



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



National Rate Region (GA/SC/TN)

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		3.05%	3.00%
	\$50,000 - \$199,999.99		3.75%	3.68%
	\$200,000 +		4.05%	3.97%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Nevada Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.



# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## New Jersey Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.44%	5.00%	0.31%	5.00%	0.26%	5.00%	0.22%	5.00%		
	\$25,000 - \$999,999.99	2.69%	5.00%	2.62%	5.00%	2.60%	5.00%	2.58%	5.00%		
	\$1,000,000 +	2.69% - 0.44%	5.00%	2.62% - 0.31%	5.00%	2.60% - 0.26%	5.00%	2.58% - 0.22%	5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10		0.05%		0.05%		0.05%		0.05%
	Months 11 to 20	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



New York Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market	\$0							4.45%	4.35%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Texas Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		3.05%	3.00%
	\$50,000 - \$199,999.99		3.75%	3.68%
	\$200,000 +		4.05%	3.97%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	0.44% 2.69% 2.69% - 0.44%	5.00% 5.00% 5.00%	0.31% 2.62% 2.62% - 0.31%	5.00% 5.00% 5.00%	0.26% 2.60% 2.60% - 0.26%	5.00% 5.00% 5.00%	0.22% 2.58% 2.58% - 0.22%	5.00% 5.00% 5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%	2.75% 3.75%	2.71% 3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.



# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Virginia Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# District of Columbia



## Consumer Deposit Accounts

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.44%	5.00%	0.31%	5.00%	0.26%	5.00%	0.22%	5.00%		
	\$25,000 - \$999,999.99	2.69%	5.00%	2.62%	5.00%	2.60%	5.00%	2.58%	5.00%		
	\$1,000,000 +	2.69% - 0.44%	5.00%	2.62% - 0.31%	5.00%	2.60% - 0.26%	5.00%	2.58% - 0.22%	5.00%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.25%	0.25%	0.12%	0.12%	0.07%	0.07%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.25%	0.25%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	\$500	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	\$500	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99 \$100,000 +	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>10</sup>	Months 1 to 10		0.05%		0.05%		0.05%		0.05%
	Months 11 to 20	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 9, 2024 - April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion; however, the rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name for accounts in simplified banking. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts in simplified banking that are not in a Relationship Tier.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> The Citi® Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile® App, and Citiphone Banking. Citi Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>9</sup>

You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

©2024 Citibank, N.A. Member FDIC.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



District of Columbia Rate Region

Effective: 02/13/2024 Through 02/19/2024

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

©2024 Citibank, N.A. Member FDIC.

# Consumer Deposit Account Agreement

**U.S. Markets**

**Effective August 19, 2023**



# Contents

1	General Terms	2	9	Other Fund Transfer Services	60
2	Simplified banking	3	10	Additional Important Terms and Information	64
3	Relationship Tiers	6	11	Arbitration	66
4	Account Statements	10		Appendix 1: Fee Schedule	69
5	Products	12		Appendix 2: Funds Availability at Citibank	72
6	Opening and Closing Accounts	29		Appendix 3: Discontinued Products, Services and Features	75
7	Account Transactions	38		Appendix 4: Definitions	77
8	Electronic Fund Transfers	49			

## How do I update my contact information?

We have multiple options you may be able to use to update your contact information, including changing your profile settings on Citi Online or the Citi Mobile App or speaking to a banker at a branch or through 1-888-CITIBANK. For TTY: We accept 711 or other Relay Service.

It may be necessary for you to make your request in writing. To ensure quality service, calls are randomly monitored and may be recorded.

Citi will never call and ask you to share your online password. We will never ask for remote access to your electronic device. We will never ask you to wire funds to a safe location. Refer to page 56 for more helpful tips.

## Introduction

The *Client Manual — Consumer Accounts and Marketplace Addendum* (“CMMA”) applies to existing accounts that have not been converted to simplified banking. The *Consumer Deposit Account Agreement* (alternatively referred to as “CMA”, “Client Manual Agreement” or “Agreement”) applies to accounts in simplified banking. The CMA includes certain changes to terms in the CMMA and new terms set forth in the Simplified Banking Summary. The remainder of the CMA is a restatement of the CMMA. Terms, conditions and fees for accounts, products, programs and services are subject to change. This Agreement is subject to change at any time without notice to you unless required by law. As applicable, we will make amendments or amended versions of the Agreement available to you. You can obtain copies of the current CMA and CMMA by phone, online at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices) and in Citibank branches.

**Definitions.** In this Agreement, “we”, “our”, and “us” shall mean Citibank and “you” and “your” shall mean you, the account owner and your authorized representatives. Important terms and acronyms used throughout the Agreement are defined in *Appendix 4*. Other words or terms used in this Agreement may be defined in the context in which they are used.

This Agreement is an agreement between you, a Consumer Deposit Account owner (including individuals with authority to withdraw funds from or use your account, refer to *Account Ownership*), and Citibank, N.A. (“Citibank”). “Consumer Deposit Accounts” (or “Account(s)”) mean consumer deposit accounts held with Citibank such as Checking accounts, Savings accounts, Certificate of Deposit accounts, and products, services, and features related to those accounts. IRA accounts are Consumer Deposit Accounts governed by the Citibank IRA plan documents and this Agreement. Your Accounts may be subject to additional agreements when you enroll in optional services.

When you open a Consumer Deposit Account, you agree you and your accounts will be governed by this Agreement. Please review this Agreement carefully and keep a copy along with amendments for future reference.

**Contact Us.** You must give us your current mailing and email address.

**Fraud.** If you are concerned about suspected fraudulent use of your accounts, please contact us immediately by calling the phone number on the back of your Citibank Banking Card or the Contact Us section of this Agreement.

**Complaints.** You agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Protecting your Passwords and Credentials.** Citibank will never ask for your password – so do not ever give your password to any person, especially any person who contacts you and claims to be from Citibank. You agree to contact Citibank promptly of any unauthorized use of your password or security breach. We may terminate your digital access to protect your interest or Citibank’s interest at any time.

**Identity Theft.** For any customer who believes they may be a victim of identity theft, we encourage you to visit the Federal Trade Commission (FTC) website at [www.IdentityTheft.gov](http://www.IdentityTheft.gov) which provides victims of identity theft with resources to help guide you through the recovery process. For questions about FTC Identity Theft Recovery solutions, please contact 1-877-438-4338. For TTY: We accept 711 or other Relay Service. If you have a concern about suspected fraud, please contact us immediately.

**Wire Transfer, Zelle Transfers, and ATM Security Tips.** We encourage our customers to use safe and secure practices at all times, especially when wiring funds or using a Citibank® ATM Card or Citibank® Debit Card. We take account safety and security very seriously and provided you with *General Tips for Wire Transfer Safety* in this Agreement, emphasizing common types of fraud as described by the Federal Bureau of Investigation and the Federal Trade Commission. We have also provided you with ATM Security Tips and Zelle Safety Tips. You can find these tips in the Electronic Fund Transfers section of this Agreement. We hope you’ll find these tips most helpful in protecting your account(s) and minimizing risk.

**Arbitration.** Please read the Arbitration section of this Agreement. This section addresses how a dispute involving you and Citibank will be resolved. In the event of a dispute involving you and Citibank, you may not be able to go to court, have a jury trial or initiate or participate in a class action.

# 1 General Terms

Citibank's relationship with you is debtor and creditor. No fiduciary, quasi-fiduciary or other special relationship exists between you and Citibank. We owe you a duty of ordinary care. Any internal policies or procedures we may maintain above reasonable standards and general banking usage are solely for Citibank's benefit and do not create a higher standard of care other than as required by law.

**Waiver.** We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

Please consult the current version of the Agreement which is available in branches and online at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

**Severability.** Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

**Complaints and Inquiries.** In the event you were referred by a Citibank affiliate or other party to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Language.** English is the controlling language governing your account. As an example, the English version governs this Agreement.

If your preferred communication language is other than English, we may not be able to accommodate your language preference at all of our branches or for all products and services. As a courtesy, at your request and for your convenience only, when you open an account we may be able to provide you with services in your preferred language. Please note that other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English. Communication options include:

- **Agreement and Account Statements.** For customers who inform us their preferred language is Spanish, upon your request Citibank can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your Account Statement. Although we may send you a Spanish version of your Account Statement, you can obtain an English version upon request.
- **Branch.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch in your preferred language. Not all preferred languages are available in every branch. Please call the phone number on the back of your Citibank Banking Card to find branches with representatives who speak your preferred language.
- **Customer Service.** Many features on Citi Online and Citi ATM are offered in Spanish. You may be able to receive customer service in your preferred language by calling the phone number on the back of your Citibank Banking Card.

**Consumer Use.** Accounts are for personal purposes only and not for business purposes.



## 2 Simplified banking

With simplified banking, your consumer Eligible Deposit and Investment (EDI) accounts will be linked to create one Combined Average Monthly Balance (CAMB) to determine your features and benefits. Higher CAMBs for deposit account owners may allow you to join Relationship Tiers and receive Monthly Service Fee and Non-Citi ATM fee waivers. Please refer to section 3 *Relationship Tiers* and section 5 *Products*. Simplified banking customers who own multiple deposit accounts also may receive one Account Statement as explained in section 4 *Account Statements*.

Your CAMB is the total of the End of Day Available Now balances for all your EDI account(s) in a calendar month divided by the number of days in that month. Your CAMB is based on the calendar month which may be different than your Statement Period. You must be the owner (or beneficial owner) of an EDI account for the account to contribute toward your CAMB. Not all accounts appearing on your Account Statements are EDI accounts. You may contact us to learn which of your EDI accounts contribute to your CAMB. If you only have one EDI account, your CAMB is based on the Average Monthly Balance of that EDI account.

Account linking in simplified banking replaces any prior written or oral linking requests or agreements made before your accounts were converted to simplified banking. Any existing package waivers, including fee waivers, were terminated when you or your accounts converted to simplified banking. Account linking in simplified banking has no effect on accounts you have linked for other purposes such as setting up and performing certain transactions.

### Consumer Eligible Deposit and Investment (EDI) Accounts

<b>EDI Deposit Accounts</b>	Regular Checking, Access Checking, Citi Accelerate Savings, Citi Savings, Citi Miles Ahead Savings, Citibank Savings Plus, Certificates of Deposit
<b>EDI Retirement Accounts</b>	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
<b>EDI Investment Accounts<sup>1</sup></b>	Investments in your linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>2</sup> and annuity positions shown on linked CGMI Account Statements <sup>3</sup>

The following accounts are excluded from EDI accounts: accounts owned by Estates, accounts that are not consumer accounts, COMMA accounts, Collateral Holding accounts, Secured CD accounts, personal investment companies, accounts in a money purchase plan or profit sharing plan, accounts in a tax-qualified education savings plan, and accounts opened through Citi Global Wealth at Work<sup>4</sup>, Citi Alliance<sup>4</sup>, Citi Private Bank<sup>4</sup>, and International Personal Bank<sup>4</sup>.

**Investment accounts may be subject to further terms and requirements with CGMI.**

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

<sup>1</sup> Offered through Citigroup Global Markets Inc. (CGMI)

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

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

<sup>4</sup> Banking products and services are provided by Citibank, N.A.. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (CGMI), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.

**Family Links.** Starting in the first month existing deposit customers who are Eligible Family Members (“Members”) are in a “Family Link”,<sup>5</sup> their CAMB will include EDI accounts they own along with EDI accounts owned by Members. The CAMB for your Family Link may be higher than your individual CAMB, entitling deposit customers to join a Relationship Tier or different Relationship Tier.

When participating in a Family Link, all EDI accounts you own will be included in the CAMB for the Family Link; you cannot remove individual accounts. Existing Members will be told the names of all existing Members and Invited Members who have accepted an invitation to join the Family Link.

**If you are in a Family Link with someone who is not an Eligible Family Member or do not want to be in a Family Link, opt out of the Family Link by speaking to a banker on the phone or in a branch.** Existing Members can opt out of Family Linking at any time. Your membership in the Family Link will be terminated on the day of your request. Your balances will no longer be included in CAMB on the first day of the month after you opt out.

Eligible Family Members may create a new Family Link or join an existing Family Link. New Family Linking is created immediately when the Invited Member accepts the invitation. If you invite a new Eligible Family Member (Invited Member) to join a Family Link, you are responsible to inform all Invited Members and existing Members about who is in the Family Link. Existing Members will be notified when an Invited Member has accepted the invitation to join the Family Link. The Invited Member will not be added until 30 calendar days after Citibank sends notice to existing Members. Family CAMB will be updated with the Invited Member’s balances on the first day of the month after joining.

#### **Legacy Relationships.**

When converted to simplified banking, certain customers who owned deposit accounts were notified and converted to a “Legacy Relationship” with each other when they owned accounts in the same package(s) (“LR Members”).

The CAMB for LR Members will include EDI accounts they own along with EDI accounts owned by other LR Members. The CAMB for your Legacy Relationship may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier.

Customers can only be in one Family Link or Legacy Relationship at a time and each must have at least two Members. Minors cannot be Members or LR Members. You cannot be in a Family Link or Legacy Relationship if you have opted out of Relationship Tiers.

When participating in a Legacy Relationship, all EDI accounts you own will be included in the CAMB for the Legacy Relationship; you cannot remove individual accounts. Existing LR Members will know the names of all existing LR Members. **If you are in a Legacy Relationship with someone who is not an Eligible Family Member or do not want to be in a Legacy Relationship, opt out of the Legacy Relationship by speaking to a banker on the phone or in a branch.** Your membership in the Legacy Relationship will be terminated on the day of your request.

You cannot add new accounts or new LR Members to a Legacy Relationship, but you may be eligible to convert your Legacy Relationship to a Family Link. One LR Member can convert the Legacy Relationship to a Family Link. You will be notified if your Legacy Relationship has been converted to a Family Link.

<sup>5</sup> If you participated in Household Linking of Accounts prior to simplified banking, you were converted to Family Linking pursuant to separate notice.

**“Eligible Family Members”** and **“LR Members”** are immediate family who reside at the same address. When participating in Family Linking or Legacy Relationships, you agree to comply with limitations described under this Agreement and in applicable law. Note the definitions are different for retirement accounts. Attestation to these limitations may be required at any time under federal regulations:

- When accounts in a Family Link or Legacy Relationship include both deposit accounts and accounts with one of our affiliates, immediate family members whose accounts can contribute to certain Relationship Tier and 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 can only contribute to pricing benefits for the retirement account owner and spouse; the retirement account owner’s parents and grandparents, and the retirement account owner’s children, grandchildren, siblings and their spouses.

Family Link Members and Legacy Relationship Members will not have access to accounts or account balances they do not own, but Members will see the CAMB range applicable to the overall balance of all EDI accounts in the Family Link or Legacy Relationships on Account Statements. As a result, Joint Account owners, Members of Family Relationships, and Members of Legacy Relationships may be able to deduce approximate balances of other owners, Members, and LR Members. When deciding to participate in Family Links and Legacy Relationships or when deciding to open a Joint Account, customers should evaluate their privacy needs, along with their need for balance and combined balance advantages.

## 3 Relationship Tiers

### 3.1 What are Relationship Tiers?

The **Citi Priority Relationship Tier** offers on-demand financial guidance, digital tools that fit your lifestyle, and an enhanced level of benefits that support your needs as they evolve.

The **Citigold® Relationship Tier** offers personal service, collaborative financial guidance from Citigold® Relationship Managers and Citi Personal Wealth Management Wealth Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more.

The **Citigold® Private Client Relationship Tier** offers premier banking with a higher level of service and wealth management for those with complex financial needs, plus access to travel and lifestyle benefits, including unique experiences.

Relationship Tiers			
	Citi Priority	Citigold®	Citigold® Private Client
<b>Monthly Service Fees waivers</b> Monthly Service Fee waiver applicable in the months customers are in the Citi Priority, Citigold or Citigold Private Client Relationship Tiers.	✓	✓	✓
<b>Non-Citi ATM fee waivers</b> Customers will receive a fee waiver for their non-Citi ATM fee in the months they are in the Citi Priority, Citigold or Citigold Private Client Relationship Tiers.	✓	✓	✓
<b>Fee waivers and discounts on select deposit products and services</b> Please refer to <i>Appendix 1: Fee Schedule</i> for a description of reduced charges for customers in a Relationship Tier.	✓	✓	✓
<b>Higher Annual Percentage Yield</b> Customers in Relationship Tiers may receive a higher APY for Citi Savings accounts and Citibank Savings Plus accounts. Please refer to your Rate Sheet.	✓	✓	✓
<b>Increased Citibank Card Signature, PIN and Cash Limits</b> Please refer to <i>Citibank Banking Card Transaction Limits</i> chart.	✓	✓	✓
<b>Increased Citibank Global Transfer Service Limits</b> Please refer to chart titled: <i>Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel</i> .	✓	✓	✓
<b>Lifestyle Benefits</b> Speak to a banker or visit citi.com to learn more.		✓	✓
<b>Reimbursement of ATM Fees charged by other banks</b>		✓	✓

**Relationship Pricing benefits** may be available to Citibank customers including Relationship Tier customers. Speak to a banker or visit citi.com to learn more.

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

### 3.2 What is Re-Tiering?

Through Re-Tiering, if your CAMB meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically join a higher Relationship Tier. If you want to maintain your current Relationship Tier, your CAMB must meet its Balance Range for three consecutive calendar months or you will be Re-Tiered Out. You may qualify for a Relationship Tier faster or maintain your Relationship Tier through Tier Acceleration.

CAMB Balance Range Chart			
	Citi Priority Balance Ranges	Citigold® Balance Ranges	Citigold® Private Client Balance Ranges
To attain Relationship Tier	\$30,000 – \$199,999.99	\$200,000 – \$999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000 – \$199,999.99	\$180,000 – \$999,999.99	\$800,000 or more

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

### 3.3 How do I join a Relationship Tier?

#### New accounts.

New EDI accounts opened by existing customers will be linked to their existing EDI accounts. Existing customers cannot choose a Relationship Tier when they open a new account.

Only customers who did not own a Citibank Checking, Savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) can choose their Relationship Tier when opening their new EDI account. New to Relationship customers interested in opening a new deposit account in the Citigold Private Client Relationship Tier must apply with a banker in a branch or over the phone.

For New to Relationship customers, CAMB review for Re-Tiering will begin in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change.

**Existing accounts and Re-Tiering.**

Relationship Tiers for existing customers can change in any month. Your CAMB will be reviewed each calendar month in comparison to Relationship Tier Balance Range requirements, but it takes three months of sustained Balance Ranges for a Re-Tiering change.

If you increase your balances:	If you decrease your balances:
If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be "Re-Tiered Up".	If your CAMB drops below your Relationship Tier's minimum Balance Range for three consecutive calendar months, you'll automatically be "Re-Tiered Out".

Your individual Account Statement will show your current monthly Relationship Tier, your 3-month CAMB Balance Range history and your 3-month Relationship Tier history as of the date of the Account Statement. The EDI accounts contributing to the CAMB range displayed on your Account Statement(s) may not appear on one Account statement. Some accounts appearing on an Account Statement are not EDI accounts. CD account and IRA account customers with no other deposit accounts do not receive Account Statements and will be notified about their Relationship Tier by separate communication. CD account and IRA account customers can contact Citibank at any time to learn their current monthly Relationship Tier, their 3-month CAMB range history, and their 3-month Relationship Tier history.

When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a Joint Account Statement will show the highest CAMB range among account owners.

**Opting Out of Relationship Tiers.** You may opt out of Relationship Tiers at any time by speaking to a banker. If you opt out of Relationship Tiers, you will not be eligible for Family Linking, Legacy Relationships, Tier Acceleration, Re-Tiering, or the Relationship Tiers Citi Priority, Citigold, or Citigold Private Client. When you opt out, you are ineligible for Relationship Tiers even though your CAMB range will be displayed on your Account Statement. Opt out is effective on the first calendar day of the month after your opt-out request. Opting out of Relationship Tiers has no effect on your Customer Statement Grouping (Please refer to section 4 *Account Statements*).

**Tier Acceleration.** Deposit customers may be able to join Relationship Tiers faster and maintain your existing Relationship Tiers by enrolling in Tier Acceleration. Enrollment is required. To enroll please go to Citi Online or the Citi Mobile App or speak to a banker. For three months after enrollment, Citibank will review your "End of Day" balances on the **last Business Day of the month** across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD Balances meet the Balance Range for the same or a higher Relationship Tier on the last Business Day on one or more eligible months, you will maintain or join Relationship Tier on the first day of the next calendar month. If your EOD Balances are lower than the Relationship Tier you are currently in, Re-Tiering will control your Relationship Tier. If at least one Member of a Family Link or Legacy Relationship is enrolled in Tier Acceleration, the Family Link or Legacy Relationship is eligible for Tier Acceleration. There are no restrictions on the number of times an existing customer can enroll in Tier Acceleration. Tier Acceleration expires after 3 consecutive months. The month you enroll counts as the first of those 3 months.

Individual deposit account EOD Balances are available on Citi Online, on the Citi Mobile App or by speaking to a banker in a branch or on the phone. As applicable, bankers can also provide your Legacy Relationship, or your Family Link's EOD balances across all eligible EDI accounts.

**Tier Exclusions.** Tier Exclusions apply to certain customers. Except for Citigroup Employees eligible for ibank@citi, customers with a Tier Exclusion will be notified. When converted to simplified banking, any package waiver(s) (such as Citigold® or Citigold® Private Client) or any Monthly Service Fee waiver(s) applicable to you or your accounts will be terminated.

ibank@citi is a form of Tier Exclusion. Certain employees may be eligible for additional Tier Exclusions explained via separate notice.

<b>Eligible Employees</b>	Employees of Citigroup and its affiliates working in the United States and its territories ("Eligible Employees") who own a deposit account that is also an EDI account are eligible for ibank@citi. When no longer an Eligible Employee, Citibank will begin evaluating CAMB against standard Balance Ranges through Re-Tiering beginning on the first day of the next calendar month.
<b>Application</b>	If you believe you are eligible for the ibank@citi program and are not receiving benefits, please contact us.
<b>Relationship Tiers</b>	Eligible Employees are in the Citi Priority Relationship Tier. Eligible Employees have reduced CAMB Balance Ranges to attain and maintain Citigold (\$100,000) and Citigold Private Client (\$500,000) through Re-Tiering or Tier Acceleration.
<b>Limitations</b>	Eligible Employees cannot share their ibank@citi benefits with members of a Family Link or Legacy Relationship. ibank@citi only applies to accounts owned by Eligible Employees.

Please reach out to CPWM to learn about ibank@citi benefits and features for ibank@citi Eligible Employees.

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



## 4 Account Statements

We provide customers with an “Account Statement” showing an itemized listing of all transactions and other account information during the Statement Period. Your Account Statement may include important legal notices about your accounts using statement messages or statement inserts. CD account and IRA account customers with no other deposit accounts do not receive Account Statements and can contact Citibank at any time for account information.

Your accounts may be combined on a common Account Statement (“Customer Statement Grouping” or “CSG”) based upon various factors such as account ownership, the title(s) of your account(s), your paperless preferences, and the mailing addresses associated with your account(s). Under certain circumstances, you can request to separate your Account Statements for each account in your CSG. As shown on your Account Statement, a “Statement Period” means any 28-to-31 day period covered by your Account Statement. Unless you are in a Relationship Tier or own a Citi Miles Ahead Savings account, you can request to change your Statement Period Date(s). Any change to your Statement Period Date will impact all Checking Plus account(s) on that Account Statement. Speak to a banker to learn more.

### Communicating with Owners and Signers.

Regardless of the number of account owners, we generally only communicate with one owner per account. Account Statements and notices are sent to the first-titled owner on an account. Certain accounts are managed by fiduciaries or individuals who receive Account Statements (please refer to *Account Ownership*). Notification given to any one account owner, signer, or fiduciary is considered notification to all account owners.

**On statements, Joint Account owners will see the highest balance CAMB range and highest Relationship Tier including information about other Joint Account owners.**

**Cancelled Check Options.** If you have a checking account and receive a paper Account Statement, you may elect to have your check images delivered with your Account Statement. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you. Images of your cancelled checks presented within the past 18 months are also available to you through Citi Online. Additionally, you may request a copy of any of your cancelled checks by calling the phone number on the back of your Citibank Banking Card.

**Mail.** “Mail” refers to communications sent in any manner allowed by law, including but not limited to e-mail, digital communications, or postal mail.

**Contact Information and Communications.** Citibank will send you Mail using the contact information you provide Citibank; however, in our sole discretion, we reserve the right to change your Residential and/or Mailing Address(es) based on information received from third parties we believe have up-to-date address information for you, such as the United States Postal Service. An incorrect address may prevent receipt of Mail. We will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an incorrect or improper Residential Addresses, Mailing Address or other relevant contact information.



Notification is considered delivered to you on the date we first place the Account Statement in the U.S. mail or on the date the email notifying you that your statement is available on Citi Online or the Citi Mobile App is first sent, regardless of whether you receive it.

We use postage-paid ordinary postal-mail to send your Account Statements and notices to the mailing address reflected in our account records. If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Account Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. In our discretion, we may destroy mail that is returned to us as determined to be undeliverable.

Instead of receiving a paper Account Statement through ordinary postal mail, any owner may elect to enroll the account in our paperless statement service when registered for online banking. If you elect to use the paperless statement service, we will notify you via email of the availability of your Account Statement on Citi Online or the Citi Mobile App. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citi Online and the Citi Mobile App. Changes to your account paperless preferences may change which accounts appear on your Account Statement(s).

### **Residential and Mailing Addresses**

Your “Residential Address” is used to manage your account. Your “Mailing Address” is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts.

## 5 Products

Citibank offers Consumer Deposit Accounts, including Checking accounts, Savings accounts, and Certificate of Deposit accounts.

### 5.1 Introduction

**Minimum Opening Deposit for Checking accounts and Savings accounts.** There is no minimum opening deposit required to open a Checking account or Savings account at Citibank; however, your balance may affect your Relationship Tier, whether your account remains open, and the fees associated with your account. Please refer to *Monthly Service Fee and Non-Citi ATM Fee Chart*.

- Accounts with zero balances are subject to closure after 90 days.
- Minimum CAMB Balance Ranges in deposit EDI accounts are required to maintain Relationship Tiers.
- If none of the owners of a Savings account own a Checking account a \$4.50 monthly service fee and \$2.50 Non-Citi ATM fee will apply unless the Savings account maintains a \$500 Average Monthly Balance or has been opened in the last three calendar months.

**Fees.** Please refer to section 5.2 *Monthly Service Fees and Non-Citi ATM Fees* and *Appendix 1: Fee Schedule* of this Agreement. Monthly Service Fees and monthly Non-Citi ATM fees will appear as charges on the first Business Day of your next Account Statement.

**Limited Availability.** Products, services, promotions and benefits are available in select markets and may only be available to select customers.

**Checkbooks and Checks.** When you open a Checking account or Savings account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to the payees. You will be responsible for issuing any replacement checks.

**Converting product types.** Customers may be able to convert their Consumer Deposit Accounts from one type to another type by speaking to a banker. Customers cannot convert their Relationship Tiers. Customers may see an account conversion immediately on Citi Online or the Citi Mobile App, but account conversion is effective the day after the customer requests to convert. You will be subject to your converted account's fees, APY, and benefits at the time conversion is effective. Please refer to section 4 *Account Statements* to learn more about how conversion impacts Account Statements.

The following are the only account conversions permitted:

These accounts can be converted	into
Citi Miles Ahead Savings account	Citi Savings account or Citi Accelerate Savings account
Citibank Savings Plus account	Citi Savings or Citi Accelerate Savings
Regular Checking	Access Checking
Access Checking	Regular Checking

The following account conversions are not permitted:

These accounts cannot be converted	into
Citi Savings account, Citi Accelerate Savings account or Citi Miles Ahead Savings account	Citibank Savings Plus account
Citi Savings account, Citi Accelerate Savings account or Citibank Savings Plus account	Citi Miles Ahead Savings account
Certificate of Deposit account	Any account or product. Please refer to Automatic Renewal and Grace Period under section 5.5 <i>Certificates of Deposit</i>

5.2 Monthly Service Fees and Non-Citi ATM Fees

Citibank charges each Checking account and Savings account a Monthly Service fee. Checking accounts and Savings accounts will be charged a Non-Citi ATM fee if you use a Network ATM other than at a location within our surcharge-free network.

What is a Monthly Service Fee?

A “Monthly Service Fee” is the amount you pay per account, each calendar month, to maintain and service your Checking account or Savings account at Citibank. In addition, service, transaction or other fees may be charged by Us and are not covered by the Monthly Service Fee. Please refer to *Appendix 1: Fee Schedule* in this Agreement and, as applicable, fee disclosures provided at the time of a transaction or when a service is provided.

What options do I have to waive my Monthly Service Fee and Non-Citi ATM fee(s)?

Customers have multiple options to waive their Monthly Service Fee and Non-Citi ATM fees. You may qualify for more than one of the options in the same month. Please refer to the *Monthly Service Fee and Non-Citi ATM Fee Chart*.

### Monthly Service Fee and Non-Citi ATM Fee Chart

	Standard Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
Description	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking	\$15	\$2.50	Enhanced Direct Deposit of \$250 or more	Yes	Yes
Access Checking	\$5	\$2.50	Enhanced Direct Deposit <sup>6</sup> of \$250 or more <b>Important:</b> Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings <sup>7</sup>	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes
Citi Miles Ahead Savings	\$0	\$0	N/A	N/A	N/A
Court Ordered Money Market	\$0	\$0	N/A	N/A	N/A

#### What is a Non-Citi ATM fee?

There is no charge for making cash withdrawals with a Citibank Banking Card at Proprietary Citibank ATM locations in the U.S., but Citibank will charge you a “Non-Citi ATM fee” when you use a Network ATM other than at a location within our surcharge-free network.

<sup>6</sup> An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least \$250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

<sup>7</sup> Uniform Transfers to Minors Accounts (UTMA) accounts are not charged a Monthly Service Fee when the beneficiary is younger than 18 years of age.

### **What are fees charged by ATM operators?**

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded by Citibank to customers in the Citigold or Citigold Private Client Relationship Tier. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

## 5.3 Checking Accounts

Citibank offers two checking account products (collectively “Checking accounts”): Regular Checking accounts and Access Checking accounts.

### 5.3.1 Regular Checking accounts

Availability	Regular Checking accounts are available in all Citibank markets.
How to Apply	Regular Checking account applications are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.
Key Features	<p>Regular Checking accounts</p> <ul style="list-style-type: none"><li>• offer check writing</li><li>• do not earn interest</li></ul>
Overdraft Protection	Safety Check is available for Regular Checking accounts. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to a Regular Checking account.

### 5.3.2 Access Checking accounts

Availability	Access Checking accounts are available in all Citibank markets.
How to Apply	Access Checking account applications are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.
Key Features	<p>Access Checking accounts</p> <ul style="list-style-type: none"><li>• do not offer check writing and checks cannot be ordered</li><li>• do not earn interest</li></ul> <p>Checks cannot be ordered for an Access Checking account. Any transactions on an Access Checking account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored. When providing account and routing numbers to merchants to make a payment, (whether in person, electronically or over the phone) you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment for these account types. If the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged a fee by the merchant if this happens.</p>
Overdraft Protection	<p>Access Checking is designed so that certain transactions will not be authorized. For example, any PIN-based or Point of Sale, ACH or Debit card transaction, or ATM withdrawal initiated for an amount over your available account balance will be declined.</p> <p>Neither Safety Check nor a Checking Plus® (variable rate) line of credit can be linked to an Access Checking account for overdraft protection. Citibank offers a limited exception to this rule. If your Regular Checking account in the Access Account Package was converted to an Access Checking account and had a linked Safety Check or Checking Plus® line of credit at the time of conversion, the existing links will remain. If a customer terminates their Safety Check or Checking Plus® line of credit link to an Access Checking account, they cannot be reinstated.</p>

## 5.4 Savings Accounts

Citibank offers three savings and money market account products (collectively “Savings accounts”) that give you the ability to earn short-term market rates: the Citi Savings account, the Citi Accelerate Savings account, and the Citi Miles Ahead Savings account. In limited circumstances, customers may be eligible for a fourth Savings account product, a Court Ordered Money Market account (Please refer to section 5.4.4 *Court Ordered Money Market (COMMA) accounts*).

Savings accounts are available in select markets. Certain Savings accounts may have eligibility requirements such as card ownership for Citi Miles Ahead Savings accounts and court orders for COMMA accounts. You will be advised of your eligibility to open a particular Savings account at the time of account opening, but please also see eligibility requirements under each Savings account description in this Agreement.

**Reservation.** We reserve the right to require 7 days advance notice before permitting a withdrawal from all Savings accounts. We currently do not exercise this right and have not exercised it in the past.

### 5.4.1 Citi Savings accounts

**Please note:** “Citi Savings account” refers to a specific Savings account type and not to any Savings account at Citibank.

Availability	Citi Savings accounts are available in select markets. Applicants 1) who apply in a physical branch location or with an employee in a physical branch by phone (including video calls) or 2) who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, the District of Columbia, Maryland, Nevada, New Jersey, New York, Virginia, and select markets in Florida and Illinois.
How to Apply	Citi Savings accounts are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.
Key Features	The Citi Savings account offers check writing and access to funds via an ATM card. The Citi Savings account does not have any limitations on the number of withdrawals you make in your account, including the number of check transactions.

### 5.4.2 Citi Accelerate Savings accounts

Availability	Citi Accelerate Savings accounts are available in select markets. Applicants must use a residential address in one of the following locations when applying to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.
--------------	---

**How to Apply** You cannot apply to open a Citi Accelerate Savings account in a physical branch location or with an employee in a physical branch by phone (including video calls). You may apply to open a Citi Accelerate Savings account on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.

**Key Features** The Citi Accelerate Savings account does not offer check writing but provides access to funds via an ATM card. The Citi Accelerate Savings account does not have any limitations on the number of withdrawals you make in your account. Any transactions on a Citi Accelerate Savings account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

### 5.4.3 Citi Miles Ahead Savings accounts

**Availability** Only select “Eligible Cardmembers” who have received a direct communication or advertisement (“Communication”) from Citibank inviting them to apply are eligible for the Citi Miles Ahead Savings account. You are only eligible to open a Citi Miles Ahead Savings account associated with the Eligible Card stated in the Communication. Eligible Cardmembers who already own a Citi Miles Ahead Savings account cannot open another Citi Miles Ahead Savings account.

**How to Apply** Although a Citi Miles Ahead Savings account can be owned by more than one owner, the owner of the Eligible Card identified on the Communication must be the first titled owner on the Citi Miles Ahead Savings account. Eligible Cardmembers must furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank or Form W-8BEN (Certification of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank and are not subject to back-up withholding.

Eligible Cardmembers can apply to open a Citi Miles Ahead Savings account on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card. Citi Miles Ahead Savings accounts cannot be opened in a physical branch location or with an employee in a physical branch by phone (including video calls).

Applicants must use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.



## Key Features

Citi Miles Ahead Savings accounts are associated with the one Eligible Card identified in the Communication. “Eligible Cards” are identified in your Communication as Citi® / AAdvantage® Platinum Select® World Elite™ Mastercard®, Citi® / AAdvantage® Executive World Elite™ Mastercard®, Citi® / AAdvantage® Gold World Elite™ Mastercard® and American Airlines AAdvantage MileUp<sup>SM</sup> credit cards.

The Citi Miles Ahead Savings account does not offer check writing but provides access to funds via an ATM card. Any transactions on a Citi Miles Ahead Savings account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

## CAMB

Citi Miles Ahead Savings accounts are included in your CAMB.

## Bonus Miles

New Citi Miles Ahead Savings accounts opened by a Tax Certified Eligible Cardmember can earn up to 50,000 AAdvantage Bonus Miles (“Bonus Miles”) if they fulfill Required Activities.

### Required Activities

**First**, deposit at least the “Minimum Balance” for one of the “Levels” (refer to the Bonus Miles Chart) in New-to-Citibank Funds into your new Citi Miles Ahead Savings account by the 20th Day after account opening. If you open your new Citi Miles Ahead Savings account over the phone, we will look at the 30th Calendar Day after you open your account to determine your Maximum Bonus Miles. Multiple deposits are allowed.

“New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: 1) using Enhanced Direct Deposit, or 2) with checks, or 3) through wire transfers. Cash deposits, Citi Global Transfers, Citi debit cards, and transfers between Citibank accounts do not qualify as New-to-Citibank Funds.

Bonus Miles Chart		
Level	Minimum Balance	Maximum Bonus Miles
1	\$10,000.00 – \$49,999.99	20,000 miles
2	\$50,000.00 – \$199,999.99	40,000 miles
3	\$200,000.00 +	50,000 miles

**Second**, on the 20th Day after you open your Citi Miles Ahead Savings account we will check your “On Deposit” balance in New-to-Citibank Funds to determine the Maximum Bonus Miles you can potentially earn (“Balance”). You must maintain at least the Level 1 Minimum Balance for 60 consecutive calendar days starting on the 21st day, or 31st if you opened your account by phone, (“Maintenance Period”) to earn the Bonus Miles. **Please understand if your Balance falls into a lower Minimum Balance Level for even one day during the Maintenance Period, your Maximum Bonus Miles will change (refer to the Bonus Miles Chart).** For example, if you were in Level 3 on the 20th Day, and your balance drops to Level 1 during the Maintenance Period, you will be eligible to earn the Bonus Miles in Level 1.

**Third**, your Citi Miles Ahead Savings account and Eligible Card must be open and in good standing from the time you open your new Citi Miles Ahead Savings account until the time the applicable miles are credited. The Bonus Miles will be credited within 90 calendar days from the date you complete all Required Activities.

**Important Tax Information:** Cash equivalent of the bonus miles will be reported to IRS as interest to the first titled owner on the account, in the year received, as required by applicable law. Bonus payments received by U.S. citizens or resident aliens will be reported on IRS Form 1099-INT. Bonus payments received by non-resident aliens will be reported on IRS Form 1042-S. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor.

## Miles Boost

Citi Miles Ahead Savings accounts offer a Miles Boost. Eligibility for the Miles Boost is determined by the Average Monthly Balance (AMB) of the Citi Miles Ahead Savings account. AMB is calculated through the last Business Day of the month and will appear in the fee box on your Account Statement.

After your Citi Miles Ahead Savings account reaches an AMB of \$10,000 (“Additional Miles Eligibility Date”), you will earn 25% more AAdvantage Miles for the first fifty thousand dollars (\$50,000) in purchases per calendar year appearing on your Eligible Card’s billing statement (“Miles Boost”).

For example, if your January AMB is \$10,000 and you earn 1,000 AAdvantage Miles for purchases made in a billing cycle, then you will earn an additional 250 AAdvantage Miles for the billing cycle that ends in February under the Miles Boost. If your February AMB is \$500, you will not earn a Miles Boost for your billing cycle that ends in March. If your March AMB rises above \$10,000 again, you will receive the Miles Boost starting on the billing cycle that ends in April.

## Miles Exclusions and Restrictions

AAdvantage® Miles earned from the Miles Boost do not count toward elite-status qualification or AAdvantage Million Miler<sup>SM</sup> status.

Citi Miles Ahead Savings account owners will not earn a Miles Boost for:

- Purchases made using a different Eligible Card than the one associated with your Citi Miles Ahead Savings account;
- Purchases appearing on an Eligible Card after the Eligible Card or Citi Miles Ahead Savings account closes;
- Purchases appearing on an Eligible Card billing statement if the AMB in your Citi Miles Ahead Savings account was less than 10,000 for the calendar month preceding the Eligible Card billing statement date. For example, if your Eligible Card billing statement is dated July 10, and the AMB in your Citi Miles Ahead Savings account for the month of June was nine thousand (\$9,000) dollars, you will not earn a Miles Boost for purchases appearing on that July 10 billing statement.
- AAdvantage® Miles earned through promotional offers on your Citi®/AAdvantage® Credit Card, including acquisition bonus mile offers or other promotional bonus mile offers made to existing cardmembers.

## Changes to Citi Miles Ahead Savings

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated.

## American Airlines

American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program visit, [aa.com/AAdvantage](http://aa.com/AAdvantage). American Airlines, AAdvantage®, the Flight Symbol logo, and AAdvantage Million Miler<sup>SM</sup> are marks of American Airlines, Inc.

**APYs and  
Interest  
Rates**

Annual Percentage Yields and interest rates for Citi Miles Ahead Savings accounts are variable, determined by Citibank at its sole discretion, and can change at any time before and after account opening. The APY and interest rates for Citi Miles Ahead Savings accounts are based on your Balance Range in your Citi Miles Ahead Savings account. Balances in EDI accounts linked to your Citi Miles Ahead Savings account will not be included in your interest calculation. Citibank may assign the same APY or interest rate to more than one balance range. Balance Ranges for Citi Miles Ahead Savings account include:

\$0 – \$9,999.99

\$10,000 – \$49,999.99

\$50,000 – \$199,999.99

\$200,000 +

Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings Accounts* for additional APY and interest rate information.

**How to  
Apply**

**5.4.4 Court Ordered Money Market (COMMA) accounts**

In limited circumstances, applicants may be eligible to apply to open a Court Ordered Money Market (COMMA) account. A COMMA account is a Savings account subject to a court order. COMMA accounts can only be opened in a branch in the state in which the court order is issued. COMMA accounts are opened through the Special Title account application process which includes providing information about the beneficiary. Please refer to your applicable court order for necessary requirements.

**Key  
Features**

COMMA accounts are ineligible for checks unless allowed by the COMMA account's applicable court order. COMMA accounts are ineligible for ATM Cards.

**Fees**

There is no monthly service fee for COMMA accounts. COMMA accounts are subject to all other fees associated with Savings accounts.

**APYs and  
Interest  
Rates**

Annual Percentage Yields and interest rates for COMMA accounts are variable, determined by Citibank at its sole discretion, and can change at any time without notice. This may affect the actual amount of interest earned. The APY and interest rate for COMMA accounts will be equal to the highest, non-promotional current APY and interest rate available to Citibank branch customers for Savings accounts available in the state where the court order is issued, regardless of account balance and excluding the following: Promotional Rates for New Citi Savings accounts, APYs and interest rates for customers in a Relationship Tier, and APYs and interest rates for savings accounts opened through Citi Global Wealth at Work, International Personal Bank, Citi Alliance, and Citi Private Bank.

Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings accounts* for additional APY and interest rate information.

**Relationship  
Tiers and  
CAMB**

COMMA accounts are ineligible for Relationship Tiers. COMMA accounts cannot be included in CAMB.

### 5.4.5 Promotional Rate Feature for New Citi Savings accounts

#### Availability

New Citi Savings accounts opened by Tax Certified customers in a physical branch (or with an employee in a physical branch by phone - including video calls) ("New Citi Savings" account) will receive a "Promotional Rate" during Offer Periods if they fulfill Required Activities. Please refer to your Rate Sheet to learn the Promotional Rates for New Citi Savings accounts, the minimum balance required to receive the Promotional Rates, and whether you opened your New Citi Savings account during an Offer Period.

- The following Savings and Checking accounts do not qualify for New Citi Savings account Promotional Rates: Citi Accelerate Savings, Citi Miles Ahead Savings, Citibank Savings Plus, and COMMA accounts; Savings and Checking accounts that are fiduciary, estate, business, retirement (IRAs, education savings plans, money purchase pension plans and profit-sharing plans) accounts; and savings and checking accounts opened through Citi Global Wealth at Work, International Personal Bank, Citi Alliance, and Citi Private Bank. Savings and Checking accounts owned by living trust accounts qualify, but other Savings accounts held in trust accounts do not qualify for the Promotional Rate.
- "Tax Certified" customers must complete the following requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for the Promotional Rate.

#### Required Activities

**First**, deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days of account opening. Please refer to the Rate Sheet provided. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Rate.

- "New-to-Citibank Funds" are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or wire transfer. Direct Deposits for the Promotional Rate are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, funds from CitiBusiness accounts, mobile check deposits, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal, and Venmo (except Zelle) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.
- You can deposit the Minimum Balance into a Citibank Checking account if: (1) the New-to-Citibank Funds are deposited within 10 Business Days of opening your New Citi Savings account, (2) the Checking account is linked to your New Citi Savings account, and (3) you transfer the New-to-Citibank Funds directly from the linked Checking account into your New Citi Savings account within 10 Business Days of opening your New Citi Savings account. Checking account restrictions apply. Please refer to *Availability*.

**Second**, maintain your Minimum Balance. For three (3) months after opening your New Citi Savings account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance your Promotional Rate will expire, and your New Citi Savings account will receive the current non-promotional APY and interest rate for Citi Savings accounts. Please refer to your Rate Sheet for the APYs and interest rates applicable to your account.

<b>Promotional Interest Rate Expiration</b>	<p>Once the Promotional Interest Rate expires, it cannot be reinstated, and your New Citi Savings account will be subject to the non-promotional APY and interest rate for Citi Savings accounts in effect at that time. Your Promotional Interest Rate will expire on the earliest of:</p> <ul style="list-style-type: none"> <li>• Three (3) months after the date your New Citi Savings account is opened,</li> <li>• The date your New Citi Savings account has earned the maximum amount of interest from the Promotional Interest Rate, please refer to the Maximum Interest Earned in the Rate Sheet, or</li> <li>• Any time after 10 Business Days from the time your New Citi Savings account was opened, when your On Deposit balance drops below the Minimum Balance to receive the Promotional Interest Rate, as described in the Rate Sheet.</li> </ul>
<b>APY for the Promotional Rate</b>	<p>Annual Percentage Yield, as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the non-promotional Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the non-promotional Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires three (3) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.</p> <p>Please refer to section <i>5.4.6 Rate Information and Interest Calculation for Savings accounts</i> for additional APY and interest rate information.</p>

### 5.4.6 Rate Information and Interest Calculation for Savings accounts

This section applies to all Savings accounts. Differences for Savings account types and/or features may occur in how the APY and interest rate are determined, such as different factors for COMMA accounts and different balance ranges for Citi Miles Ahead Savings accounts and Promotional Rate offers.

#### **Savings Account APYs and Interest Rates**

“Annual Percentage Yield” (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the current interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. “Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. “Annual Percentage Yield Earned” (APYE) shown for an account on the Account Statement is an annualized rate that reflects the total amount of interest paid on the account during the Statement Period. The APYE is calculated using the relationship between the interest posted to the account and the sum of the daily balances for those days where balance is above zero in the Statement Period divided by the number of days in the Statement Period.

Annual Percentage Yields and interest rates for Savings accounts are variable, determined by Citibank at its sole discretion, can change at any time without notice. This may affect the actual amount of interest earned. Please refer to your applicable rate sheet. For current Annual Percentage Yields and interest rates, please use Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

Every Savings account is assigned to a Rate Region at the time of account opening. The Rate Sheet provided at the time of account opening will identify the account’s Rate Region. Rate Regions may have different Annual Percentage Yields and interest rates. For a Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

- a. Product;
- b. Relationship Tier;
- c. Applicable promotion;
- d. Account balance<sup>8</sup>.

Please refer to the rate sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

**When Interest Begins to Accrue.** Non-Cash items, such as checks, deposited to a Savings account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received.

**Interest Compounding and Crediting.** Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

**Interest Calculation Method.** We use the daily balance method to calculate interest. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate each day of the Statement Period. The interest rate may be adjusted at any time during the Statement Period based on the assigned Relationship. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your Savings account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your Account Statement if there have been intervening transactions.

**Interest Adjustment.** An interest adjustment for a transaction occurring during a Statement Period may be reflected on your Account Statement in the next Statement Period, rather than in the Statement Period in which it occurs.

**Interest on Closed Savings Accounts.** If the account is closed before the end of the Statement Period, interest will be paid for the number of days the account was open during the Statement Period in accordance with the daily balance method.

**Current Interest Rates and Annual Percentage Yields.** For current interest rates and Annual Percentage Yields, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

<sup>8</sup> Even if the Rate Sheet applicable to a Savings account does not use Account Balances to impact the APY and interest rate applicable to your Rate Region, Citi reserves the right to apply an APY or interest rate based on the range of your account balance. Balances in EDI Accounts linked to your Savings account will not be included in your account balance calculation, even though they will contribute to your CAMB. Citi may assign the same APY or interest rate to more than one balance range. Balance ranges for Citi Savings accounts, Citi Accelerate Savings accounts, and Citibank Savings Plus accounts include:

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



## 5.5 Certificates of Deposit

Our certificates of deposit (CD) are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty. CDs have a fixed interest rate during the term.

### CD Types and CD Terms

---

<b>Certificates of Deposit</b>	Multiple term options available: <ul style="list-style-type: none"><li>• Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs</li><li>• Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs</li></ul>
<b>No Penalty CD</b>	Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made during the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD.
<b>Step Up CD</b>	Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD.

---

**Minimum Balance.** The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citibank reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

**Monthly Service Fee.** There is no separate monthly service fee for a Certificate of Deposit.

**Check Writing.** Certificates of Deposit do not offer check writing.

**APYs and Interest Rates.** Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current interest rates and Annual Percentage Yields, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range will be used to determine your APY and interest rate; account balance may not be a factor for all CD terms. Citibank may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening. Citibank reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

**When Interest Begins to Accrue.** Interest begins to accrue as of the calendar day you open your CD account. Balances in EDI accounts linked to your CD account will not be included in your interest calculation, even though they will be included in your CAMB.

**Interest Compounding and Crediting.** Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. When you select the interest at maturity feature, interest is credited on the Maturity Date. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date. If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.



**Interest Calculation Method.** We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

**Interest Withdrawal.** You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

**Automatic Renewal and Grace Period.** Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to make any changes without penalty until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date.

Your account number will not change when your CD renews.

**Early Withdrawal Penalties.** Citibank will impose a substantial penalty if you withdraw any amount from the 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

## 5.6 IRA Accounts

Citibank offers Traditional and Roth Individual Retirement Accounts (collectively “IRAs” or “IRA accounts”) with savings account and certificate of deposit account options. Please refer to the Citibank IRA plan documents for additional IRA account product information. IRAs will receive a separate annual fair market value summary and may include important legal notices about your account. Speak to a banker, visit Citi Online, or calling Retirement Plan Services at 1-800-695-5911 for more information. For TTY: We accept 711 or other Relay Service.

5.7 Select Products

Citibank offers select products and services to eligible customers. Please refer to *ibank@citi* in this Agreement and *Appendix 3: Discontinued Products, Services and Features* for information about certain products no longer sold at Citibank.

5.8 Fees

Citibank generally charges fees for its products and services. Citibank charges Monthly Service Fees, Non-Citi ATM fees, fees disclosed on *Appendix 1: Fee Schedule* as amended from time to time, and fees disclosed and charged at the time a transaction is performed or a service is provided.

Please refer to documentation provided at the time a transaction is performed or a service is provided for applicable fees. Fees listed in this section refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks.

Citibank does not charge fees for every product and service it provides to customers. Examples of services that we provide at no charge to all deposit customers include:

Services provided at no charge	
<ul style="list-style-type: none"><li>• Bond Coupon Redemption</li><li>• Citibank® Global Transfer Service <i>For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to section 8.2.4 Citibank® Global Transfer Service.</i></li><li>• Collection of Notes &amp; Sight drafts on domestic bank</li><li>• Consular Verification Letters</li><li>• Copies<ul style="list-style-type: none"><li>• Cancelled checks</li><li>• Interim Statements</li><li>• Account Statements so long as the Account Statement was issued within 7 years of the request</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Domestic bank collections <i>Additional fees may apply as a result of fees charged for collection of the item by other institutions.</i></li><li>• Foreign Currency Exchange — \$1,000 and over</li><li>• Overdraft and Returned Items</li><li>• Overdraft Protection Transfer</li><li>• PIN Mailer — Domestic, Expedited Mail</li><li>• PIN Mailer — Domestic, Standard Mail</li><li>• PIN Mailer — International Express</li></ul>

# 6 Opening and Closing Accounts

## 6.1 Opening a deposit account

All accounts are opened subject to our ability to verify your identity. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver’s license or other identifying documents.

Your ability to perform or request certain account transactions on a new account may be delayed until your account is open and active, including wire transfers, deposits, and other services. Your account opening date is the date your account is open and active based on the following times. Certain times are based on Eastern Time and others are based on Central Time. Account opening transactions that are completed prior to the cut-off time on a Business Day are recorded as having occurred on that day. Account opening transactions that complete after the cut-off time are recorded as having occurred the next Business Day. The exception to the Business Day rule is Certificates of Deposit opened via Citi Online.

Certain times are based on Eastern Time and others are based on Central Time.

Account Type		Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
Savings Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time - Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online	11:59 PM Central Time

### Governing Law

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

Opening an account in a physical branch location:

If you open your account in a physical branch location or with an employee in a physical branch by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

Opening an account through other methods:

If you open your account on Citi Online (including Citi Mobile App) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States. Please note plan documents determine the Governing State applicable to retirement accounts.

**Other Laws.** This Agreement provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

**Important Note to Australian Resident Clients.** Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

### Rate Region

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

Opening account in a physical branch location:

- a. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

Opening an account through other channels:

- a. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

**Consumer Reporting Agency Information.** You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling the phone number on the back of your Citibank Banking Card or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

**Important Tax Information.**<sup>9</sup> When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please refer to the separate IRA account and other tax-qualified retirement account disclosures for additional requirements that may apply.

#### **Foreign Account Tax Compliance Act**

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

<sup>9</sup> *IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor.*

## Account Ownership

Citibank Consumer Deposit Account ownership types include Individual, Joint, Informal Trusts, Uniform Gifts/Transfers to Minor Act, and Special Title Accounts. A Citibank Consumer Deposit Account cannot be owned by a business, including a business owned by one or more individuals.

**Individual Account** An account owned by only one natural person.

**Joint Account** An account owned by more than one natural person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application, or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the Joint Account owners. In the event of conflicting instructions or a dispute among Joint Account owners, we may require all joint account owners to act together in giving us instructions or performing transactions. Any Joint Account owner may close a Joint Account.

Each Joint Account owner is jointly and severally responsible for all activity related to the Joint Account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, regardless of whether the Joint Account owner participated in the transaction or benefited from its proceeds. We may be required by legal process to pay all the funds in a Joint Account to satisfy a judgment against any or all Joint Account owners.

Each Joint Account must have at least one adult owner. Minors ages 13 to 17 may qualify to open a Joint Account. Please refer to the Governing Law of your account for information about legal rights and obligations of minors.

**Informal Trust Account** Sometimes referred to as a “Totten Trust”, “Pay on Death (POD)” or “In Trust For (ITF)” account, is an Individual or Joint account where the owner(s) designate one or more persons or entities (beneficiaries) to receive the funds in the account upon the death of the last surviving account owner. If more than one beneficiary is named in our records, they will share equally in the account proceeds. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary. For FDIC insurance coverage, an Informal Trust Beneficiary must be a natural person or a charitable organization. Informal Trusts are not permitted for checking accounts.

**Uniform Transfers/Gifts to Minor** (UTMA/UGMA Account) means an account where, pursuant to state law, an adult makes an irrevocable gift of the funds to a minor individual. The adult, as custodian, controls and manages the account for the benefit of the minor until adulthood. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act upon the custodian’s instructions. Citibank may, in its sole discretion, opt to close the UTMA account if it determines or has reason to believe that the minor has attained the age at which the UTMA terminates under applicable state law. Although Citibank may terminate the UTMA in this circumstance, Citibank is not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor’s date of birth. It is the custodian’s responsibility to properly distribute the funds in the account upon the minor’s death or attainment of age at which the UTMA terminates under applicable state law. You may wish to consult your tax advisor or attorney before opening a UTMA/UGMA Account.



## Special Title Accounts

Special Title Accounts are various forms of account ownership where one or more persons who are the account signers (fiduciaries) control and manage the account for the benefit of another person (beneficial owners). Citibank requires additional information and documents to maintain Special Title Accounts. Types of Special Title Accounts include, but are not limited to, accounts owned by, Estates, Formal Trusts, Guardianships, Conservatorships, Custodianships, Representative Payees, persons acting under a power of attorney or other agency, and Court Ordered Money Market (COMMA) accounts. For Special Title Accounts we act upon the fiduciary's instructions.

- "Estate Account" means an account held by a person appointed by a court (Executor, Administrator, or Personal Representative) to manage the property of a deceased person. The estate will need its own Taxpayer Identification Number (TIN) issued by the Internal Revenue Service (IRS).
- "Formal Trust Account" means an account owned by a revocable or irrevocable formal trust created with a document prepared by a legal professional. In some cases, the trust must have its own Taxpayer Identification Number (TIN) issued by the Internal Revenue Service (IRS).
- Other Special Title Accounts include where one person (fiduciary) manages funds for another person (beneficial owner), such as: Guardianships, Conservatorships, Custodianships, Representative Payees, persons acting under a power of attorney or other agency, and COMMA accounts (Please refer to section 5.4.4 *Court Ordered Money Market (COMMA) accounts*).

### Certain Deposit Accounts with Transactional Features

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC "pass-through" insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC's website in a document entitled "Deposit Broker's Processing Guide" in section "VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker's Processing Guide."

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

#### FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer's SSN (no hyphens) or Tax ID Number

Field Number	Field Name	Description
6	Tax ID Code	Code indicated corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as it appears on the account
9	Address 1	Address line 1 as it appears on the customer's statement
10	Address 2	Address line 2 as it appears on the customer's statement
11	Address 3	Address line 3 as it appears on the customer's statement
12	City	Address city as it appears on the customer's statement
13	State	State postal abbreviation as it appears on the customer's statement
14	Zip	Address zip as it appears on the customer's statement (no hyphens)
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, Joint, or business account
21	Transaction Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit.
22	Blank	Blank
23	Blank	Blank
24	Account beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity.
25	Account Participant Type	BEN is the type you should use



Field Number	Field Name	Description
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual – Legal identification number (e.g. SSN, TIN). For a foreign national individual – where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual – the Tax Identification Number (TIN), or other register entity number. The SNN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes.
29	Beneficiary's Government Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other.

**Conflicting Demands/Disputes.** If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person's authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the account and its funds; (2) refuse transactions and return checks, marked "Refer to Maker" (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

#### **Transferring Account Ownership**

OWNERSHIP OF CHECKING, SAVINGS, AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

#### **Assignments**

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

#### **Restricted Access**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

## 6.2 Closing a Deposit Account

You may close your account at any time except as stated otherwise in this Agreement. We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We will notify you that we closed your account when required by law. If we close your account, we will remit the balance in your account, minus any amounts owed to us. If your account balance is insufficient to pay amounts owed to us, you will continue to be liable to us for the unpaid amount and interest. Your obligations for transaction activity conducted prior to account closure will survive the termination of the account and this Agreement.

### Dormant Accounts

Based on the applicable dormancy periods provided by state abandoned property statutes, we may be required to send to the appropriate state the balances in your deposit account when there has been no customer-initiated activity. Some examples of customer-initiated activity include, but are not limited to:

- Depositing or withdrawing funds;
- Sending a one-time payment; or
- Writing to us concerning the account.

For a certificate of deposit account, automatic renewals are not considered customer-initiated activity. Applicable state dormancy periods can begin after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern. We may also restrict your account if we determine it has been otherwise inactive due to no customer-initiated activity.

**Forfeited Accounts.** If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

**Death or Legal Determination of Incompetence.** You agree to notify us immediately of the death or court-ordered legal determination of incompetence of any owner or authorized signer on your account. We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court or court appointed fiduciary regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefits payments payable to the deceased) if an owner dies or is legally determined incompetent.

In case of death or legally determined incompetence of an account owner, we will continue to honor checks written on that account as well as other withdrawal instructions until we are notified of the death or the legally determined incompetence. We may continue to honor checks for up to ten (10) days following the death of the account owner unless a validly appointed representative of the decedent or another account owner provides us with stop payment instructions.

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or call the phone number on the back of your Citibank Banking Card.

## 6.3 Other Account Information

**Information Sharing.** You agree to let us share information about you and your Account(s) as allowed by law. This includes information we get from you and others. Our privacy notice, which is enclosed with your new Account materials, describes reasons Citibank can share its customers' personal information.

**Contacting You.** You agree that we (and/or our servicing providers or anyone we authorize) may contact you at any phone number, email address, or mailing address you provide, or we obtain in other ways. This includes communications to mobile, cellular/wireless or similar devices. We may contact you by live operator, auto dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us.

**Your Consent for Us to Use Your Mobile Phone Number to Identify You.** You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citibank or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, please refer to our U.S. Privacy Notice for Consumers.

**Call Monitoring.** We may monitor and record any calls between you and us.

**Exemplar Signature.** Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank's records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

## 7 Account Transactions

The following terms describe how you can perform transactions with your Checking and Savings accounts and in certain limited circumstances, CDs. It is your responsibility to confirm the accuracy of the amounts you deposit and withdraw from your Accounts.

### 7.1 Deposits

#### 7.1.1 You can make deposits:

- To qualifying accounts linked to your Citibank Banking Card at any Proprietary Citibank ATM at participating locations in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit;
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, please refer to section 8 *Electronic Fund Transfers* of this Agreement.

#### 7.1.2 Timing of Deposits; Availability of Funds; Acceptance of Deposits

Deposits made in Citibank branches are posted to your Accounts on the same day. Deposits made at Proprietary Citibank ATMs or by Mobile Check Deposit after 10:30 Eastern Time (9:30 Central Time) are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information please refer to *Appendix 2: Funds Availability at Citibank*.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

#### 7.1.3 Remotely Created Checks

“**Remotely Created Check(s)**” means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you). You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

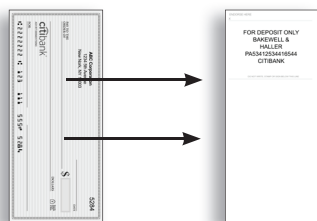
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

#### 7.1.4 Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.



#### 7.1.5 Collection

##### 7.1.5.1 Items Sent for Collection

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

##### 7.1.5.2 Verification and Collection

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

#### 7.1.6 ACH Credits

##### 7.1.6.1 ACH Provisional Credits

Credit for an ACH transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

#### 7.1.6.2 Notice of Incoming ACH Transfer (Credit)

Notice of your incoming funds transfers and incoming wire transfers will be deemed to have occurred when you receive your Account Statement, or another notice from us, containing a credit to your account for the funds received. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime on the number on the back of your card, or on the Citi Mobile App or Citi Online.

#### 7.1.7 Reconstructing Lost, Missing, or Destroyed Deposits

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us. You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item. If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

#### 7.1.8 General Information

##### 7.1.8.1 Our Right to Refuse Deposits

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

##### 7.1.8.2 Account Balance and Transaction Information

You may view information about your Accounts on Citi Online, Citi Mobile, at an ATM or by IVR, but the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal. Your **"Available Now" balance** is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn't include the transactions that are still pending and haven't been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance. Your **"On Deposit" balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it's a record of your activity, including transactions that haven't settled and that aren't yet available for you to use.

We may make deposited funds available to you and include within your Available Now balance before the deposit has settled with the paying bank. If the deposited item is returned unpaid, we will debit your Account for the amount of the deposit. You may not rely upon oral statements by Citibank employees about your On Deposit balance, Available Now balance, or the status of any deposited item.

## 7.2 Withdrawals

### 7.2.1 How to Make a Withdrawal

**Citibank Branches.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.



**Proprietary Citibank ATMs and Network ATMs.** You can use your Citibank Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, please refer to section 8 *Electronic Fund Transfers* of this Agreement.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citi Online or the Citi Mobile App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge free access.

**Cash Withdrawals.** Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

**Electronic Fund Transfer.** You can utilize a variety of electronic fund transfer services to withdraw funds from your accounts. Please refer to section 8 *Electronic Fund Transfers* of this Agreement for details.

**Writing a Check.** You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or Savings account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

### 7.2.2 Paying your Checks

**Electronic Presentment of Checks.** We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection.

**Please note:** Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

**Check Processing Cut-off Hour.** In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

**Notations on Checks.** We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

**Please note:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call the phone number on the back of your Citibank Banking Card and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

### 7.2.3 Posting Order

**Posting Order.** We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the Agreement, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citi Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.



#### 7.2.4 Overdrawing Your Account

**Overdrawing Your Account.** Citibank encourages its customer to consider the impact of overdrawing an account. Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return (“Returned Items”) or pay (“Overdraft”) one or more Transaction Items. We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, Access Checking accounts are designed so that Transaction Items that cause an overdraft will not be authorized. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

**Insufficient Funds to pay a Transaction item.** Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you. Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

**Overdraft Protection.** Citibank offers two options designed to help you cover overdraft amounts in your checking account: Safety Check and Checking Plus® (variable rate) Line of Credit. Ask us for information which may include an application.

**Safety Check.** Safety Check covers overdraft amounts by transferring funds from your linked Savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

##### **Contributing Accounts**

When you sign up for Safety Check, you may select one account you maintain at Citibank as your “Contributing Account.” Citi Savings, Citibank Savings Plus, Citi Accelerate Savings or Citi Miles Ahead Savings accounts are eligible Contributing Accounts. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

##### **Safety Check Transfers**

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

**Transfers.** No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

**Checking Plus® (variable rate) Line of Credit.** Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

Checking Plus (variable rate) line of credit account terms and conditions are disclosed in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

**For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers.** Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

### 7.2.5 Stop Payment Orders (Checks)

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citi Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to section 8.3 *Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)* and section 8.4 *Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)*.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to *Appendix 1: Fee Schedule*.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word “replacement” on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

### 7.2.6 Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (Please refer to *Appendix 2: Funds Availability at Citibank*).
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

**Payment over Valid Stop Payment Order.** If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

## 7.2.7 Check Cashing

**Your Own Checks.** You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank Banking Card or other identification that is acceptable to us.

**Third Party Checks.** In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/ or fee calculation purposes for up to the number of days it takes for us to collect the check.

**Payee Check Cashing.** When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

**Check Cashing for Others.** You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

## 7.3 Other Information

### 7.3.1 Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences. For claims with respect to domestic wire transfers, please refer to section 9.1 *Outgoing Wire Transfers* or in the separate agreement you received when you enrolled in the service.

**Please note:** There are exceptions to this 30 Day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

Claims involving outgoing consumer international wires and outgoing international Citibank Global Transfers are governed by special notice provisions for remittance transfers described in section 9.2 *Remittance Transfers* within this Agreement and in the separate funds transfer agreement for these services. Claims involving electronic fund transfers covered by Regulation E (Subpart A) are also governed by special notice provisions described in section 8 *Electronic Fund Transfers*. Please refer to these sections for a description of your rights.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within 1 year (2 years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call the number on the back of your Citibank Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to section 7.3.2 *Substitute Checks and Your Rights*.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

### **7.3.2 Substitute Checks and Your Rights**

**What Is a Substitute Check?** A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

**Your Rights.** The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citi Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

**Filing a Claim.** If you believe a substitute check you have received from us was improperly debited to your account, please call the number indicated on the back of your Citibank Banking Card or in the Contact Us section of this Agreement. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee)

### **7.3.3 Foreign Currency Exchange**

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling the phone number on the back of your Citibank Banking Card. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit Citi Online or speak to a banker in a branch or call 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

**Limitation of Liability.** We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.



## 8 Electronic Fund Transfers

### 8.1 General Information

We provide a variety of Electronic Fund Transfers services for use with your accounts. These services allow you to make or receive deposits, payments, and other transfers by electronic methods, such as with your Citibank Banking Card, by telephone, or by using Citi Online or the Citi Mobile App. Some services are also subject to and further described in separate agreements that are provided to you when you enroll in that service.

Federal law governs certain types of consumer transactions that are described as electronic fund transfers. Common types of electronic fund transfers include: withdrawals, deposits, transfers and point of sale transactions utilizing your Citibank Banking Card, electronic direct deposits; payments utilizing our Bill Pay service; one-time transfers or payments you initiate by phone, online or via our mobile app; and transfers to or from your account utilizing our automated clearing house service, Inter-Institution service, Instant Payment Service and Zelle®. Electronic fund transfers are governed by the Electronic Fund Transfer Act and Regulation E Subpart A and you are entitled to certain rights and remedies for error resolution as described below.

Federal law also governs outgoing consumer international wire transfers and Citibank® Global Transfers as “remittance transfers”. Under Regulation E Subpart B, you are entitled to certain rights and remedies when initiating a remittance transfer which are described in Section 9.2 *Remittance Transfers* as well as in the terms and conditions of the service you received when enrolling in these services.

**General.** Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

**Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services.** At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain Electronic Fund Transfers services based upon security issues and other factors.

#### **Termination of Electronic Fund Transfers Services**

If you wish to terminate any Electronic Fund Transfers services or no longer wish to use your Citibank Banking Card, call 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

**Unauthorized Use of Access Device.** If an unauthorized person has obtained access to your Citibank Banking Card, your PIN, your Citi Online User ID and password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank Banking Cards.

#### **Our Responsibility to You When Providing Fund Transfer Services**

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would go over the credit limit on your overdraft line;

3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

### **Your Responsibility to Us When Utilizing Funds Transfer Services**

This Agreement describes your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your Account. For further information about your rights under Regulation E, please refer to sections *8.5 Unauthorized Transactions: Notice and Error Resolution Procedures* and *8.6 Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures*.

Please note the following:

- For merchant disputes about quality of goods and services for transactions that are fully authorized and properly executed, you are responsible for resolving any disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

## **8.2 Types of Electronic Fund Transfers**

### **8.2.1 Citibank Banking Card**

You can use your Citibank Banking Card for a variety of transactions as described below. Generally, you will receive your Citibank Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive a PIN in a separate mailing. Your PIN is required for all Citibank Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN-based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citi Online or Citi Mobile App.

If you are unable to change your PIN, you may contact the phone number on the back of your Citibank Banking Card to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call the phone number on the back of your Citibank Banking Card to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys.



## ATM Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs at the number on the back of your Citibank Banking Card. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

**Renewal/Cancellation of your Citibank Banking Card.** We will automatically send you a new Citibank Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank Banking Card at any time and for any reason. To do so, cut your card in half and notify us by contacting us at the phone number on the back of your Citibank Banking Card, on Citi Online or at a Citibank branch. You agree to return the Citibank Banking Card to us upon request.

You may be assessed fees for using non-Citibank ATMs locations — please refer to Appendix 1: Fee Schedule. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. For fees imposed when withdrawing cash from your linked Citibank credit accounts (including credit cards), refer to your applicable customer agreement for the credit account.

**ATM Withdrawal Posting Cut-Off Times.** For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time) or on non-Business Days will post to your account on the following Business Day.

### Point-of-Sale (POS) Transactions

**“PIN Based” Transactions.** You can use your Citibank Banking Card to purchase goods or services from merchant locations in the United States accepting Interlink®, Maestro® or Cirrus® by authorizing these transactions using your PIN.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

**“Signature-Based” Transactions.** You can also use your card to purchase goods or services and/or receive cash from locations that accept MasterCard® or Interlink. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank Banking Card are deducted from your primary linked checking account.

**Authorizations.** When you use your Citibank Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or until we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

### Citibank Banking Card Transaction Limits

Limits may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card. The number of cards issued to a Citigold® Private Client, Citigold® or Citi Priority account customer does not affect the maximum withdrawal limit per account.

We reserve the right to change limits or to suspend or discontinue operation of certain Electronic Fund Transfers services at any time based on security or other factors. We also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
<b>Signature Purchase Limit</b>	\$5,000 per account per Business Day	\$10,000 per account per Business Day	\$25,000 per account per Business Day	\$50,000 per account per Business Day
<b>PIN Based Purchase Limit</b>	\$5,000 per account per Business Day	\$10,000 per account per Business Day	\$25,000 per account per Business Day	\$50,000 per account per Business Day
<b>Cash Withdrawal Limit</b>	\$1,500 per Citibank Banking Card, per Business Day	\$2,000 per account per Business Day	\$5,000 per account per Business Day	\$5,000 per account per Business Day
<b>Person to Person Payments / credit</b>	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to up to \$10,000 per month
	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month
<b>Business or government to person credits only</b>	Receive up to \$50,000 per month	Receive up to \$50,000 per month	Receive up to \$50,000 per month	Receive up to \$50,000 per month

Your maximum purchase limits on your Citibank Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

You may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

**Transactions Made Outside of the United States and its Territories.** We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

**Transactions done in foreign currency.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

### 8.2.2 Bill Payments

- You can make payments to third parties by calling the number on the back of your card or on Citi Online or on Citi Mobile. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel one scheduled bill payment or a series of recurring payments to the same merchant, you must do so by 11:59 PM Eastern Time on the day prior to the next scheduled payment date. You can cancel a payment via Citi Online or by calling 1-800-374-9700. (TTY: We accept 711 or other Relay Service). If you call the number on the back of your card, a representative will be able to assist you whether the bill payment was scheduled via phone or via Citi Online or Citi Mobile.
- If a bill payment is made by check, a stop payment order can only be accepted under certain circumstances. Refer to section 7.2.5 *Stop Payment Orders (Checks)* for more information about stop payment requests on Citibank Official checks. You cannot stop payment on electronic bill payment once that payment has been issued by Citibank.
- Your Citibank account statement will include all bill payment transactions. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989 or call the phone number on the back of your Citibank Banking Card or 1-800-374-9700. (TTY: We accept 711 or other Relay Service.)
- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call 1-800-374-9700. (TTY: We accept 711 or other Relay Service.)

- There is no monthly charge or transaction fee for paying your bills using Citi Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If you are using your account to make pre-authorized payments to a person or company and these payments vary in amount, it is the responsibility of that person or company to notify you of the amount and date of next payment. You should contact the payee and/or service provider, and not Citibank, regarding your options for receiving this notice.

Bill Payment Limits				
	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
Daily Transaction Limit	\$50,000	\$50,000	\$50,000	\$50,000
Single Transaction Limit	\$10,000	\$50,000	\$50,000	\$50,000

### Electronic Check Conversion

You may authorize a merchant or other payee to process an electronic transfer from your account using the information from a paper check that you have issued to that merchant or payee to make a payment or pay for a purchase.

### 8.2.3 Internal Transfers Between Linked Accounts

You can transfer funds between your linked Checking account and Savings account and any linked credit card account using Citi Online, Citi Mobile, CitiPhone Banking or at a Proprietary Citibank ATM. You may also transfer funds between your linked CDs at account opening and renewal, Checking accounts, and Savings accounts on Citi Online, Citi Mobile or CitiPhone Banking. You can transfer funds between your linked Checking, Savings or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements.

You can transfer funds between your eligible Checking or Savings account and a linked CGMI Account using Citi Online or Citi Mobile when all accounts have common owners/account titles. Transfer requests to a linked CGMI Account made after 4:00 PM Eastern Time on a Business Day or at any time on a non-Business Day will be processed on the following Business Day.

**Automatic Transfers.** You can set up automatic transfers between your linked Checking and Savings accounts on a weekly, every-other-week or monthly basis. Examples include monthly transfers of interest earned on your savings account to your checking account or monthly transfers to contribute to your IRA account. You can also set up automatic transfers of interest earned on CDs to eligible linked accounts when opening or renewing a CD.

### 8.2.4 Citibank® Global Transfer Service

You can use make transfers from your eligible Citibank® checking or savings account to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or to receive funds into your account from another Citibank customer in the U.S. using Citi Online or Citi Mobile to the minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for sending or receiving a Citibank® Global Transfer. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. The transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. Please refer to section 9.2 *Remittance Transfers* for information about claims or inquiries regarding a consumer international Citibank Global Transfer transactions.

**Destinations.** We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained by calling the number on the back of your Citibank Banking Card or on Citi Online.

**Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel  
(transfer limits are stated in U.S. dollars):**

Your Citibank® Global Transfer Service transfer limits may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
<b>Citi Online</b> <i>Daily Transfer Limit</i>	\$50,000	\$75,000	\$100,000	\$100,000
<b>Citi Mobile</b> <i>Daily Transfer Limit</i>	\$50,000	\$75,000	\$100,000	\$100,000
<b>Citi Online</b> <b>Citi Mobile</b> <i>Weekly Transfer Limit</i>	\$50,000	\$100,000	\$150,000	\$500,000

**8.2.5 Institution Transfer (IIT) Service**

You can use the Inter-Institution Transfer Service to request a transfer of funds through Citi Online: (1) from an eligible Citibank account owned by you to a verified account you own at another financial institution in the United States; or (2) from a verified account you own at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute your transfer request, but other methods of transfer may also be used. All transfer requests using this service are subject to and further described in the Inter-Institution Transfer Service agreement you received when you enrolled in the service. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service but we reserve the right to change the fee schedule for the use of this service. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

**Cancellation of transfer requests.** If you want to stop (cancel) a scheduled transfer or a series of scheduled transfers to the same external account, you must do so by 9:30 PM Eastern Time on the day prior to the next transfer date. You can cancel by visiting a Citibank branch, through Citibank® Online or by calling the phone number on the back of your Citibank Banking Card. Please note that if you request cancellation of one in a series of scheduled transfers, that cancellation will be effective as to all subsequent transfers to or from that external account. You will need to set up your transfer request again if you wish to resume recurring transfers to or from that external account.

**8.2.6 Zelle®**

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile App and on Citi Online that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person. You will be responsible for any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

### Tips to keep your accounts and information safe

- **Be on the lookout for scammers who try to impersonate Citi Employees.**  
*Remember, Citi will never call and ask you to share your password, username or one-time passcode.*
- **Don't share personal information with someone you don't know.**  
*Be suspicious of unexpected phone calls, texts or emails that ask you for personal information such as credit card numbers or passwords. Hang up and call or chat directly with Citi customer support.*
- **Be suspicious of false urgency.**  
*Scammers often try to convince you that a situation is urgent and you have to act now.*
- **Watch out for fake Citi SMS texts.**  
*Citi may email, text or call you if we detect unusual account activity, but we will never send you an SMS text from a 10-digit phone number or SMS text from an email address.*
- **Be wary of requests to transfer money to yourself.**  
*Request to transfer money to yourself may actually result in money being transferred to a fraudster's account.*
- **Use only Citi-owned contact methods.**  
*When conducting business with Citi, use Citibank Online, the Citi Mobile app or reach out to customer support via the number on your account statement or on the back of your card.*

For more information on how to protect yourself from scammers, visit [www.citi.com/fraudprevention](http://www.citi.com/fraudprevention).

## 8.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)

You may place a stop payment on (cancel) pre-authorized recurring transfers from your Account by visiting a Citibank branch, through Citi Online or by calling the phone number on the back of your Citibank Banking Card. We must receive your request at least three (3) Business Days before the transfer is scheduled to be made. If you request a stop payment by phone, we may also ask you to confirm your request in writing within two (2) weeks. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. If you have instructed us to stop payment on a scheduled transaction at least 3 Business Days before the transaction is scheduled to be made and we do not do so, we will pay for your losses or damages.

If you place a stop payment on recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank may debit your account for subsequent transactions initiated by that originator (payee).



Contents of Stop Payment Order. You will need to accurately provide:

- Your account number;
- The date of the scheduled transfer;
- The exact amount (dollars and cents); and
- The payee's name.

**Please note:** If the information is not exactly correct, we may not be able to identify the transaction and a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will be effective as to subsequent withdrawals/ payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

Checks converted to electronic transactions. If you believe a check you have written has been converted to an ACH transfer and you would like to place a stop payment you should place a stop payment on both the check and also the ACH transfer. Please contact us by calling the phone number on the back of your Citibank Banking Card and inform us that you have a check that you believe was converted to an electronic transaction for which you would like to stop payment.

## 8.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)

You may request that we stop payment (cancel) on a one-time future-dated ACH transfer originated by Citi from your Account provided we receive your stop payment instruction by 11:59 PM Eastern Time on the day prior to the scheduled payment date. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. You will need to accurately provide us with a description of the following: your account number; the date of the scheduled transfer; the exact amount (dollar amount and cents) of the transfer; and the name of the payee. If you do not provide us with accurate information and we are unable to identify the transaction, the stop payment may not be effective.

**Please note:** We will not be able to place a stop payment on a one-time future dated ACH debit transfer that is originated by an external payee and received by Citi. You will need to contact your payee to notify them that you have revoked your authorization for the transfer.

## 8.5 Unauthorized Transactions: Notice and Error Resolution Procedures

### Notice and Error Resolution Procedures for Lost or Stolen Citibank Banking Cards or Other Access Devices and Unauthorized Electronic Transactions

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call the number on the back of your Citibank Banking Card.

Please remember that your Citibank Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number located in the Contact Us section of this Agreement. For TTY: We accept 711 or other Relay Service. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

**California.** Within this section, the paragraph above describing liability up to \$500 shall not apply.

**New York.** Within this section, your liability for the unauthorized use of your Citibank Banking Card shall not exceed \$50.

**Citibank® Banking Card Zero Liability Protection.** If your Citibank Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- i. \$0
  - If you report the loss or theft of your card promptly upon discovery of such loss or theft;
  - and you exercised reasonable care in safeguarding your card from the risk of loss or theft;
  - and the account to which transactions initiated with your card were posted is in good condition; or
- ii. The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

**Contact in Event of Unauthorized Transfer.** If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## 8.6 Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures

### Error Resolution and Notice Procedures for other types of Electronic Fund Transfer Errors

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**Please note:** If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. — depending on the institution holding the account from which you were attempting to withdraw funds — not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
3. Notify us of the dollar amount of the suspected error.



If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

## 9 Other Fund Transfer Services

### 9.1 Outgoing Wire Transfers

The following terms apply to any wire transfer requests we receive to transfer funds from your account to an account maintained at another institution. In addition to the information provided here, please refer to the separate funds transfer agreement governing the terms of service for transfers made using Citi Online or the Citi Mobile App. Please note that outgoing international transfers from a consumer account are also governed by special provisions regarding disclosures you receive and error resolution rights as more fully described in section 9.2 *Remittance Transfers* of this Agreement. Before utilizing our wire transfer services, please read the following important tips for wire transfer safety.

#### General Tips for Wire Transfer Safety

Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- Know Who You are Dealing With — Do not send funds to an individual or business you don't know personally.
- Verify your Wire Transfer Instruction — Check the information you include on a wire transfer instruction to verify the information is correct.
- Verify the legitimacy of what you are paying for — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- Be Cautious of any Recipient Claiming Urgency — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

**Debit Authorization.** When we receive a funds transfer request, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request.

**Reliance by Citibank.** Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as "BIC" or "SORT") identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request.

**Security Procedures.** When we receive a request for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. This procedure depends on the means by which a funds transfer request is received and may entail a telephone call, email, text or other form of communication. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. You agree to our use of the applicable security procedure and agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above. You also understand that the security procedure is not designed to determine whether your funds transfer request is appropriate for you.

**Transfer to a Beneficiary Bank.** When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. **You understand that payment may be made by the beneficiary bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary.** If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

**Currency of Transfer.** Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

**Delays or Non-Execution of Funds Transfers.** We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**Rejection of a Funds Transfer Request.** We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

**Cancellation/Amendment of Domestic Funds Transfer Request.** You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section 9.2 *Remittance Transfers*) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, Citibank will convert your returned funds in U.S. dollars to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions.

**Applicable to claims or questions with respect to Domestic Wire Transfers.** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

**Limitation of Liability.** Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

**Applicable to claims or questions with respect to Consumer International Transfers.** Please refer to section 9.2 *Remittance Transfers* for a description of your error resolution rights.

## 9.2 Remittance Transfers

Remittance transfers are outgoing international wire transfers or international Citibank Global Transfers initiated from a consumer account in the U.S. to a beneficiary outside the U.S. and its territories. When you send a remittance transfer, you will be provided with a disclosure describing your transaction details and are an explanation regarding additional rights you are entitled to under federal regulation. The following summarizes your right to cancel/amend your remittance transfer request as well as your right to assert a claim or make an inquiry regarding your remittance transfer:

**Cancellation/Amendment of Remittance Transfer Request.** Remittance transfer requests may be cancelled for a full refund or amended provided you cancel or amend your request within thirty (30) minutes of our receipt of your authorizing payment for the transfer unless the funds have been picked up or deposited. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph “Cancellation/Amendment of Domestic Funds Transfer Request” will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into Citi Online or the Citi Mobile App. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citi Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help us identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

### **Error Resolution Procedures: Remittance Transfers**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

## 10 Additional Important Terms and Information

### 10.1 Legal Process

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

### 10.2 Security Interest

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA accounts or other tax-qualified retirement accounts or where otherwise prohibited by law.

### 10.3 Right of Setoff

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, money purchase plan or profit sharing plan, and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.



You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

#### **10.4 Indemnification**

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

#### **10.5 Limitation on Time to Sue or Arbitrate**

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

#### **10.6 Limitation of Liability**

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this *Limitation of Liability*.

In connection with any transaction or service provided under this Agreement, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

#### **10.7 Citibank Affiliates**

Citibank, N.A. affiliates referred to in this Agreement include, but are not limited to:

Citigroup Global Markets Inc. (CGMI), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc. CGMI offers investment products and services, including through the following lines of business:

Citi Personal Wealth Management is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

The Arbitration section of the Client Manual and Marketplace Addendum (CMMA) is identical to the Arbitration section of the Consumer Deposit Account Agreement (CMA). If you previously opted out of arbitration under the CMMA, you are opted out of arbitration in the CMA. Customers who did not opt out of Arbitration in the CMMA at the time they opened their account are ineligible to opt out of Arbitration for their existing accounts. Unless you have previously opted out, all agreements to arbitrate between you and Citibank remain in full force and effect.

## 11 Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

### Covered Disputes

You or we may arbitrate any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank Banking Card or Citibank Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.



**Arbitration Limits.** Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won't initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

**How Arbitration Works.** Arbitration shall be conducted by the American Arbitration Association ("AAA") according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed ("AAA Rules"), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA's website ([adr.org](http://adr.org)) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

**Paying for Arbitration Fees.** We'll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney's fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

**The Final Award.** Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

**Survival and Severability of Terms.** These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

**Rules for Rejecting This Arbitration Provision.** You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.

# Appendix 1: Fee Schedule

The following Checkbook Order Fee, Safe Deposit Fee, Fee Chart, and Wire Transfer Fee Chart are known as the “Fee Schedule.” Unless otherwise stated, all fees described in the Fee Schedule are charged to the account associated with the product or service.

**Checkbook Orders.** Fees will be charged for standard and Non-Standard checkbook orders. “Non-Standard Checkbook Orders” include non-standard design, non-standard lettering, nonstandard cover and non-standard logos. Standard checkbook order fees are waived for accounts in the Citi Priority, Citigold, and Citigold Private Client Relationship Tiers at the time standard checkbooks are ordered. Non-Standard Checkbook Order fees are waived for accounts in the Citigold Private Client Relationship Tier.

**Safe Deposit Box fees.** Pricing varies per size per location. Please refer to your Safe Deposit Box Agreement for applicable fees. Sales tax may be assessed depending on your box location. If applicable, please refer to drilling fees and lost/replacement keys disclosed at the time of service.

Safe Deposit Box Fee Chart			
Safe Deposit Box Fee Chart Annual Rental Fee Refer to your Safe Deposit Box Agreement, but generally:	Citi Priority	Citigold®	Citigold® Private Client
\$0-\$125	Waived	Waived	Waived
\$126 - \$250	\$125 off annual rental fee	\$125 off annual rental fee	\$125 off annual rental fee
\$251 +	50% off annual rental fee	50% off annual rental fee	50% off annual rental fee

**Payment.** At the time you open a Safe Deposit Box, the first-year rental fee must be paid by cash or check or as a one-time debit from a chosen transaction account. At renewal, the annual rental fee will be paid either via direct debit authorized by executing a direct Debit Authorization Form or by paying with cash or check in a branch. Customers who open a new Safe Deposit Box must own a Checking account or a Savings account and arrange for annual rental fee payments by executing a Direct Debit Authorization Form (“Direct Debit”). Pursuant to your renewal notice, a late fee may apply if you do not pay your Safe Deposit Box fees timely.

**Relationship Tier benefit.** Customers in a Relationship Tier who also own a Checking account or a Savings account at the time they are billed for a Safe Deposit Box are eligible for a fee waiver or reduced fee as described in the Safe Deposit Box Fee Chart. Please note Citi reviews Relationship Tier status at the time of billing and not at the time of the renewal date of the Safe Deposit Box. Customers are eligible for one Safe Deposit Box fee waiver or reduced fee per calendar year. Customers who own multiple Safe Deposit Boxes are not eligible for multiple fee waivers or multiple reduced fees.

**Direct Debit benefit.** Deposit customers who own a Checking account or a Savings account, but do not qualify for a waiver or reduced fee based on their Relationship Tier, may be eligible for a 10% Safe Deposit Box fee discount if they pay their Safe Deposit Box Fee with a Direct Debit.

## Fee Chart

Account Fee Description	Account Fee When in			
	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank <i>Additional fees may apply as a result of fees charged for collection of the item by other institutions.</i>	\$30.00	\$30.00	\$30.00	\$30.00
Expedited Domestic Delivery of Replacement Debit Card <i>May appear on your bank statement as: Expedited Card Fee</i>	\$6.00	Waived	Waived	Waived
Foreign Currency Exchange Fee — Under \$1,000 <i>May appear on your bank statement as: Foreign Currency Fee</i>	\$5.00	Waived	Waived	Waived
Foreign Exchange Fee <i>We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories.</i> <i>May appear on your bank statement as: Foreign Transaction Fee</i>	3%	Waived	Waived	Waived
Legal Process per service	\$125	\$125	\$125	\$125
Money Order for Customers	\$5.00	Waived	Waived	Waived
Official Check	\$10.00	Waived	Waived	Waived
Stop Payment Request <i>Fee applies on Personal Checks, Official Checks, and Money Orders</i>	\$30.00	Waived	Waived	Waived

## Wire Transfer Fee Chart

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Wire Transfer Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Wire Transfer — Incoming Domestic and International <i>This fee will be described on your bank statement as: Service Charges Incoming Wire Fee.</i>	\$15.00	Waived	Waived	Waived
Wire Transfer — Outgoing Online Domestic “Online” refers to self-service wires sent via Citi Online or Citi Mobile. <i>This fee will be described on your bank statement as: Fee for Domestic Funds Transfer.</i>	\$25.00	\$17.50	Waived	Waived
Wire Transfer — Outgoing Domestic — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$35.00	\$35.00	\$35.00	Waived
Wire Transfer — Outgoing Online International (U.S. Dollars) “Online” refers to self-service wires sent via Citi Online or Citi Mobile.	\$35.00	\$25.00	Waived	Waived
Wire Transfer — Outgoing Online International (Foreign Currency) “Online” refers to self-service wires sent via Citi Online or Citi Mobile. <i>The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.</i>	Waived	Waived	Waived	Waived
Outgoing International — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$45.00	\$45.00	\$45.00	Waived

# Appendix 2: Funds Availability at Citibank

This section will help you determine when deposits to your Checking accounts and Savings account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

**Our General Policy.** Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier’s checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to Longer Delays May Apply for a description of these longer delays.

**Determining the Date of Deposit.** The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30 PM Central Time) are considered received that day. Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:

Citibank

Check Ops – Bank by Mail

P.O. Box 769009

San Antonio, TX 78245

For overnight mail:

Citibank

Check Ops – Bank by Mail

100 Citibank Drive Bldg 3

San Antonio, TX 78245

**Government Checks, Cashier's Checks and Other Special Types of Checks.** Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks;
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments;
- U.S. postal money orders;
- Cashier's checks, teller's checks, certified checks, and travelers checks;
- Checks drawn on a Citibank, N.A. U.S. branch.

#### **Longer Delays May Apply**

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the fourth Business Day after the day of the deposit as follows:

##### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit, an additional \$450 will be available on the second Business Day after the day of deposit and the remainder of the deposit will be available on the third Business Day after the day of deposit.

##### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the fourth Business Day after the day of deposit.

#### **Example**

- If you deposit a check (or multiple checks on any given day) that total(s) \$10,000
- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$450 will be available on the second Business Day
- An additional \$4,850 will be available on the third Business Day
- The remaining \$ 4,475 will be available on the fourth Business Day

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- **Doubt of collectability**-If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations**- If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

**Special Rules for 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 one. For the first 30 days your new account is open, the following special rules apply.

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits;
- Cash;
- Government checks, Cashier's checks, and other special types of checks (as defined above);
- For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

**Collection Items.** We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Fee Schedule.

**Holds on Other Funds.** If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback.** The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy.** We will notify you of any change(s) to our funds availability policies as required by applicable law.



## Appendix 3: Discontinued Products, Services and Features

As of the Discontinued Dates, customers cannot apply to open new accounts (or enroll, as applicable) in the following products, services, and features:

Discontinued Products, Services, and Features	“Discontinued Date”
Citigold Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, Access Account Package. To see disclosures for these packages, please review the <i>Client Manual – Consumer Accounts and Marketplace Addendum</i> at <a href="http://citi.com/accountagreementsandnotices">citi.com/accountagreementsandnotices</a> .	August 21, 2023
Consular Verification Letters	August 21, 2023
Citi Elevate <sup>SM</sup> Account Package. Refer to disclosures below.	July 18, 2022
Interest Checking. Refer to disclosures below.	July 18, 2022
Citigold Interest Checking. Refer to disclosures below.	July 18, 2022
Citibank Savings Plus <i>The below accounts were converted to the Citibank Savings Plus account on the stated Discontinued Date</i>	July 23, 2017
Money Market Plus	April 15, 2022
Ultimate Savings	April 15, 2022
Preferred Money Market	April 15, 2022
Insured Money Market	April 15, 2022
Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022
Citibank <sup>®</sup> Student Account Package	January 16, 2016

## Citibank Savings Plus accounts

### Features

The Citibank Savings Plus account offers check writing and access to funds via an ATM card. The Citibank Savings Plus account does not have any limitations on the number of withdrawals you make in your account, including the number of check transactions.

### Fees

The Citibank Savings Plus account has a \$4.50 Monthly Service Fee and \$2.50 Non-Citi ATM Fee.

The Monthly Service Fee of \$4.50 is waived if:

1. the account has an Average Monthly Balance of \$500 or more in that account, or
2. at least one owner of the account also owns a Checking account, or
3. any account owner is in the Citigold Private Client, Citigold or Citi Priority Relationship Tier.

Please refer to *Appendix 1: Fee Schedule* of this Agreement.

There is no minimum balance required to maintain a Citibank Savings Plus account.

### APYs and Interest Rates

Annual Percentage Yields and interest rates for the Citibank Savings Plus account are variable, determined by Citibank at its sole discretion and can change at any time without notice. This may affect the actual amount of interest earned. Please refer to your applicable rate sheet. For current Annual Percentage Yields and interest rates, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

Please refer to section *5.4.6 Rate Information and Interest Calculation for Savings accounts* of this Agreement for additional APY and interest rate information.

## Appendix 4: Definitions

When used in this Agreement:

**“Access Device”** means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”), one time password (OTP) and the User ID and password you use to access Citi Online and CitiMobile.

- **“Citibank ATM Card”** means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, please refer to section 8 *Electronic Fund Transfers*.)
- **“Citibank Banking Card”** means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.
- **“Citibank® Debit Card”** means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

Your **“Available Now” balance** is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance.

**“Automated Clearing House Network”** (“ACH Network”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

**“Automated Clearing House debits”** (“ACH debits”) are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

**“Average Monthly Balance”** is the summation of the End of Day Available Now balances for an account across a calendar month divided by the number of days in that month.

**“Bill Payment”** means an individual or recurring bill payments made through the phone number on the back of your Citibank Banking Card (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citi Online, CitiBusiness® Online and Citi Mobile. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

**“Business Day”**

- when referring to Citibank, means 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. For purposes of determining the Business Day for requests to open accounts, please refer to section 6 *Opening and Closing Accounts*. For funds availability purposes, please refer to *Appendix 2: Funds Availability at Citibank*.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

**“Direct Deposit”** means an Automated Clearing House (ACH) credit posted to your account. A Direct Deposit may include payroll, pension, state or federal payments (including social security), from your employer or outside agency. Forms for establishing direct deposits can be obtained at any Citibank branch or through Citi Online.

**“Electronic Funds Transfers”** (“EFT”) means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers;
- International wire transfers from a consumer account;
- Automated Clearing House (ACH);
- Instant Payments;
- Zelle® Transfers;
- Point-of-Sale (“POS”) transactions;
- ATM transactions;
- Direct deposit or withdrawal of funds; and
- Transfers initiated by telephone.

The following types of transfers are not electronic fund transfers: transfers related to bona fide trust and custodial accounts, domestic wire transactions including Fedwire, book entry, CHIPS, SWIFT, telex and similar network transactions; and transfers to cover overdrafts such as Safety Check transfers.

An **“Enhanced Direct Deposit”** (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your Checking or Savings account. An EDD also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an EDD.

**“Mobile Check Deposit”** means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

**“Network ATM”** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

Your **“On Deposit” balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

**“Point-of-Sale”** (“POS”) means a Citibank Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, please refer to section 8 *Electronic Fund Transfers* of this Agreement.)

**“Proprietary Citibank ATM”** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

## Contact Us

You can contact us by logging into Citi Online, using the Citi Mobile App, speaking with a banker in a branch, or by calling the phone number on the back of your Citibank Banking Card, or by calling 1-888-CITIBANK (1-888-248-4226).

For TTY: We accept 711 or other Relay Service.

To call collect from outside the U.S.:  
1-210-677-0065

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check.

## Other Customer Service Telephone Numbers

Citibank® Online:

1-800-374-9700

[citibankonline.com](http://citibankonline.com)

Contact your Financial Advisor or  
Citi Personal Wealth Management:

1-800-846-5200

Text Telephone (TTY):

1-800-568-3405

Retirement Plan Services:

1-800-695-5911

Text Telephone (TTY):

1-800-788-6775

Citigold® Customer Service with linked  
Citi Personal Wealth Management  
Investment Accounts or for relationships  
which do not contain a linked Citi Personal  
Wealth Management Investment account:  
1-888-CITIGOLD (1-888-248-4465)

Citi Priority Main Customer Service

1-888-275-2484

Citi Priority Collect Number

1-210-677-3780

Citibank® MasterCard® or Visa®

1-800-950-5114

# Signature Card (Reference Copy)



Date: FIMP: CITIBANK, N.A. ACCOUNT

Account Title:

Address:

Account Number(s):

Name/Signer	Card

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including any deposit account agreement(s) or other agreements and (2) understand and acknowledge that, if applicable, such agreement(s) provide that any dispute involving me/us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at [citibank.com/locations](https://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

© 2023 Citibank, N.A., Member FDIC. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Interlink is a U.S. payment network owned and operated by Visa. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.



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

Last Updated 02/20/2024

EFFECTIVE DATE: MARCH 1, 2024

AMENDMENT: EFFECTIVE MARCH 1, 2024, THE FOLLOWING EXPEDITED DOMESTIC DELIVERY OF REPLACEMENT DEBIT CARD FEE IS WAIVED.

As a result, the Expedited Domestic Delivery of Replacement Debit Card fee on the chart titled “Fee Chart” is revised as follows:

Account Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Expedited Domestic Delivery of Replacement Debit Card <i>May appear on your bank statement as: Expedited Card Fee</i>	Waived	Waived	Waived	Waived

EFFECTIVE DATE: FEBRUARY 20, 2024

AMENDMENT TO SECTION 2 SIMPLIFIED BANKING

Effective immediately, the paragraph within the Consumer Eligible Deposit and Investment (EDI) Accounts chart within *Section 2 Simplified banking* is revised to reflect that certain personal investment companies may be considered EDI Accounts.

As a result, the paragraph within the Consumer Eligible Deposit and Investment (EDI) Accounts chart is deleted in its entirety and replaced with the following:

The following accounts are excluded from EDI accounts: accounts owned by Estates, accounts that are not consumer accounts, COMMA accounts, Collateral Holding accounts, Secured CD accounts, certain personal investment companies, accounts in a money purchase plan or profit sharing plan, accounts in a tax-qualified education savings plan, and accounts opened through Citi Global Wealth at Work,<sup>4</sup> Citi Alliance,<sup>4</sup> Citi Private Bank,<sup>4</sup> and International Personal Bank.<sup>4</sup>

<sup>4</sup> Banking products and services are provided by Citibank, N.A.. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (CGMI), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.

EFFECTIVE DATE: IMMEDIATELY

AMENDMENT TO SECTION 7.1.2 TIMING OF DEPOSITS; AVAILABILITY OF FUNDS; ACCEPTANCE OF DEPOSITS:

The first paragraph within section *7.1.2 Timing of Deposits; Availability of Funds; Acceptance of Deposits* is revised to clarify post meridiem (PM) timing. As a result, the first paragraph is deleted in its entirety and replaced with the following:

Deposits made in Citibank branches are posted to your Accounts on the same day. Deposits made at Proprietary Citibank ATMs or by Mobile Check Deposit after 10:30 PM Eastern Time (9:30 PM Central Time) are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information please refer to *Appendix 2: Funds Availability at Citibank*.



## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT TO SECTION 6.2 CLOSING A DEPOSIT ACCOUNT:

For clarification of existing practices and effective immediately, the following update is made to *Section 6.2 Closing A Deposit Account* and is included as the third paragraph:

#### If you close your Account

If you close your Account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

## EFFECTIVE DATE: DECEMBER 31, 2023

EFFECTIVE DECEMBER 31, 2023, THE AFFORDABLE ACCESS BANKING INITIATIVE WILL BE DISCONTINUED. EFFECTIVE MARCH 15, 2024, THE MONTHLY SERVICE FEE WAIVER FOR ACCOUNTS IN THE AFFORDABLE ACCESS BANKING INITIATIVE WILL BE DISCONTINUED.

As a result, the Affordable Access Banking Initiative will be added to *Appendix 3: Discontinued Products, Services and Features* and includes the following:

Discontinued Products, Services, and Features	"Discontinued Date"
Affordable Access Banking Initiative	December 31, 2023

## Affordable Access Banking Initiative

### Important Notice:

Effective December 31, 2023, the Affordable Access Banking Initiative is discontinued, and customers cannot open new accounts with the Affordable Access Banking Initiative Features.

Effective March 15, 2024, the monthly service fee waiver for accounts with the Affordable Access Banking Initiative Features will be discontinued.

The Affordable Access Banking Initiative is a Citi initiative for select Citi Community Partner Programs ("Program") managed by Citi Community Partners. Citibank is not affiliated with any of the Citi Community Partners, Programs, nor a sponsor of any Citi Community Program. The Affordable Access Banking Initiative is subject to change at any time without notice to you unless required by applicable law.

## Affordable Access Banking Initiative Features

<b>Eligibility</b>	<p>Only applicants who are certified Program participants ("Eligible Applicants") according to a Citi Community Partner are eligible for an account available with the Affordable Access Banking Initiative Features.</p> <p>Applicants should review the materials provided by your Program for additional important terms and conditions relating to participation in the Program. Citibank does not manage the Programs offered by these Citi Community Partners.</p> <p>Eligible Applicants must be the first titled owner on the account opened with the Affordable Access Banking Initiative Features to be eligible to receive the Affordable Access Banking Initiative Features.</p>
<b>Availability</b>	Accounts with the Affordable Access Banking Initiative Feature are available in all markets for select Citi Community Partner Programs.

## Key Features

Accounts opened before December 31, 2023, with the Affordable Access Banking Initiative Features are subject to change at any time without notice to you unless required by applicable law.

Please refer to the Program materials provided by your Citi Community Partner for the eligible accounts with the Affordable Access Banking Initiative Features.

All other terms and conditions in the Consumer Deposit Account Agreement apply to your accounts opened pursuant to the Program.

## Fees

Effective March 15, 2024, Citibank will charge a monthly service fee for accounts opened with the Affordable Access Banking Initiative Features. Please refer to the Fees paragraph in section 5.1 Introduction, section 5.2 *Monthly Service Fees and Non-Citi ATM Fees* and Appendix 1: *Fee Schedule* of this Agreement. Monthly Service Fees and monthly Non-Citi ATM fees will appear as charges on the first Business Day of your next Account Statement.

Accounts opened with the Affordable Access Banking Initiative Features are subject to all other fees associated with the accounts.

Any accounts opened outside of the Program and accounts not eligible for the Affordable Access Banking Initiative Features are subject to all standard fees, terms and conditions.

## Relationship Tiers and CAMB

As of December 31, 2023, accounts opened with the Affordable Access Banking Initiative Features are eligible for Relationship Tiers.

Accounts opened with the Affordable Access Banking Initiative Features are included in your Combined Average Monthly Balance ("CAMB").

## Termination of the Affordable Access Banking Initiative

**Effective March 15, 2024, Citibank will charge a monthly service fee for your accounts opened with the Affordable Access Banking Initiative Features. Please refer to Fees above. Your accounts will be subject to all applicable fees and minimum balance requirements that apply to accounts without the Affordable Access Banking Initiative Features.**

## Products with the Affordable Access Banking Initiative Features

**Access Checking for Affordable Access Banking Initiative.** Effective March 15, 2024, an Access Checking account with the Affordable Access Banking Initiative Features ("Access Checking for Affordable Access Banking Initiative account") is an Access Checking account. You will see "Access Checking" on your Account Statements and other notices, and Access Checking for Affordable Access Banking Initiative accounts are the same as Access Checking accounts offered by Citibank.

The terms, fees and conditions applicable to Access Checking accounts offered by Citibank apply to Access Checking accounts converted from Access Checking for Affordable Access Banking Initiative accounts. Please refer to section 5 *Products* of the *Consumer Deposit Account Agreement* for the terms, fees and conditions applicable to Access Checking accounts.

**Savings accounts opened with the Affordable Access Banking Initiative Features.** Effective March 15, 2024, Citi Savings account or Citi Accelerate Savings account with the Affordable Access Banking Initiative Features are a Citi Savings accounts or Citi Accelerate Savings accounts, respectively. You will see "Citi Savings" or "Citi Accelerate Savings," as applicable, on your Account Statements and other notices, and savings accounts opened with the Affordable Access Banking Initiative Features are the same as Citi Savings accounts and Citi Accelerate Savings accounts offered by Citibank.

The terms, fees and conditions applicable to Citi Savings accounts and Citi Accelerate Savings accounts offered by Citibank apply to the applicable savings accounts opened with the Affordable Access Banking Initiative Features. Please refer to section 5 *Products* of the *Consumer Deposit Account Agreement* for additional terms, fees and conditions applicable to Citi Savings accounts and Citi Accelerate Savings accounts.

## **EFFECTIVE DATE: NOVEMBER 28, 2023**

The following amendments are made to the *Consumer Deposit Account Agreement*:

### **AMENDMENT TO SECTION 5.4.1 CITI SAVINGS ACCOUNTS**

The “How to Apply” section within section 5.4.1 *Citi Savings accounts* is revised to include the following:

Although a Citi Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Savings account.

### **AMENDMENT TO SECTION 5.4.2 CITI ACCELERATE SAVINGS ACCOUNTS**

The “How to Apply” section within section 5.4.2 *Citi Accelerate Savings accounts* is revised to include the following:

Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

### **AMENDMENT TO SECTION 6.1 OPENING A DEPOSIT ACCOUNT**

The first paragraph in the “Opening an account through other methods:” section within “Governing Law” of section 6.1 *Opening a deposit account* is revised to include the following:

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.

### **AMENDMENT TO SECTION 6.1 OPENING A DEPOSIT ACCOUNT**

The “Opening an account through other channels:” section within “Rate Region” of section 6.1 *Opening a deposit account* is revised to include the following opening paragraph:

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels.

## **EFFECTIVE DATE: NOVEMBER 28, 2023**

### **AMENDMENT TO SECTION 5.4.5 PROMOTIONAL RATE FEATURE FOR NEW CITI SAVINGS ACCOUNTS:**

1. The first bullet point within “Availability” in section 5.4.5 *Promotional Rate Feature for New Citi Savings accounts* is deleted in its entirety and replaced by the following:
  - The following Savings and Checking accounts do not qualify for New Citi Savings account Promotional Rates: Citi Accelerate Savings, Citi Miles Ahead Savings, Citibank Savings Plus, and COMMA accounts; Savings and Checking accounts that are business, retirement (IRAs, education savings plans, money purchase pension plans and profit-sharing plans) accounts; and savings and checking accounts opened through Citi Global Wealth at Work, International Personal Bank, Citi Alliance, and Citi Private Bank.
2. The two bullet points within “Required Activities” in section 5.4.5 *Promotional Rate Feature for New Citi Savings accounts* are deleted in its entirety and replaced with the following:
  - “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or domestic wire transfer. Direct Deposits for the Promotional Rate are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, international wire transfers, funds from CitiBusiness accounts, mobile check deposits, and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal, and Venmo (except Zelle) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.
  - You can deposit the Minimum Balance into an Individual or Joint Citibank Checking account if: (1) the New-to-Citibank Funds are deposited within 10 Business Days of opening your New Citi Savings account, (2) the Checking account is linked to your New Citi Savings account, and (3) you transfer the New-to-Citibank Funds directly from the linked Checking account into your New Citi Savings account within 10 Business Days of opening your New Citi Savings account. Checking account restrictions apply. Please refer to *Availability*.

## **EFFECTIVE DATE: NOVEMBER 28, 2023**

### **AMENDMENT: EFFECTIVE NOVEMBER 28, 2023, THE FOLLOWING CHANGE IS MADE TO THE CONSUMER DEPOSIT ACCOUNT AGREEMENT:**

The “Savings Account APYs and Interest Rates” section within section 5.4.6 *Rate Information and Interest Calculation for Savings account* of the Consumer Deposit Account Agreement is deleted in its entirety and replaced with the following:

#### **Savings Account APYs and Interest Rates**

“Annual Percentage Yield” (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the current interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. “Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. “Annual Percentage Yield Earned” (APYE) shown for an account on the Account Statement is an annualized rate that reflects the total amount of interest paid on the account during the Statement Period. The APYE is calculated using the relationship between the interest posted to the account and the sum of the daily balances for those days where balance is above zero in the Statement Period divided by the number of days in the Statement Period.

Annual Percentage Yields and interest rates for Savings accounts are variable, determined by Citibank at its sole discretion, can change at any time without notice. This may affect the actual amount of interest earned. Please refer to your applicable rate sheet. For current Annual Percentage Yields and interest rates, please use Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

Every Savings account is assigned to a Rate Region at the time of account opening. The Rate Sheet provided at the time of account opening will identify the account’s Rate Region. Rate Regions may have different Annual Percentage Yields and interest rates. For a Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

- a. Product;
- b. Relationship Tier;
- c. Applicable promotion;
- d. Account balance.<sup>8</sup>

Please refer to the rate sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account.

## **EFFECTIVE DATE: NOVEMBER 28, 2023**

### **AMENDMENT: EFFECTIVE NOVEMBER 28, 2023, THE FOLLOWING CHANGE IS MADE TO THE CONSUMER DEPOSIT ACCOUNT AGREEMENT:**

The section 5.5 *Certificates of Deposit* within the *Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

#### **5.5 Certificates of Deposit**

Our certificates of deposit (CD) are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

## CD Types and CD Terms

<b>Certificates of Deposit</b>	<p>Multiple term options available:</p> <ul style="list-style-type: none"> <li>• Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs</li> <li>• Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs</li> </ul>
<b>No Penalty CD</b>	<p>Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made during the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.</p>
<b>Step Up CD</b>	<p>Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.</p>

**Minimum Balance.** The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citibank reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

**Monthly Service Fee.** There is no separate monthly service fee for a Certificate of Deposit.

**Check Writing.** Certificates of Deposit do not offer check writing.

**APYs and Interest Rates.** Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current interest rates and Annual Percentage Yields, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.



For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citibank may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening or when the application was submitted for Special Title accounts. Citibank reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

**When Interest Begins to Accrue.** Interest begins to accrue as of the calendar day you open your CD account. Balances in EDI accounts linked to your CD account will not be included in your interest calculation, even though they will be included in your CAMB.

**Interest Compounding and Crediting.** Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be displayed as "Deferred" next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date.

If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month's interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

**Interest Calculation Method.** We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

**Interest Withdrawal.** You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term. If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

**Automatic Renewal and Grace Period.** Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

**Early Withdrawal Penalties.** Citibank will impose a substantial penalty if you withdraw any amount from the 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

## EFFECTIVE DATE: NOVEMBER 4, 2023

**AMENDMENT: EFFECTIVE NOVEMBER 4, 2023, THE CLERICAL RESEARCH FEE IS WAIVED.**

As a result, the Clerical Research fee on the chart titled “Fee Chart” within the *Consumer Deposit Account Agreement* is revised as follows:

Account Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Clerical Research (per hour, one-hour minimum)	Waived	Waived	Waived	Waived

## EFFECTIVE DATE: OCTOBER 21, 2023

### AMENDMENT: EFFECTIVE OCTOBER 21, 2023, THE FOLLOWING CHANGE IS MADE TO THE CONSUMER DEPOSIT ACCOUNT AGREEMENT:

The “Longer Delays May Apply” section under “Appendix 2: Funds Availability at Citibank” within the *Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

#### Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

##### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

##### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

#### Example

- If you deposit a check (or multiple checks on any given day) that total(s) \$10,000
- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- **Doubt of collectability** — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations** — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

## EFFECTIVE DATE: OCTOBER 3, 2023

### AMENDMENT TO SECTION 3.3 HOW DO I JOIN A RELATIONSHIP TIER:

Effective immediately, the second paragraph in *Section 3.3 How do I join a Relationship Tier* is deleted in its entirety and replaced with the following:

Only customers who did not own a Citibank Checking, Savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account (“New to Relationship” customers) can choose their Relationship Tier when opening their new EDI account. New to Relationship customers interested in opening a new deposit account in the Citigold Private Client Relationship Tier must apply with a banker in a branch or over the phone.



## EFFECTIVE DATE: SEPTEMBER 7, 2023

### AMENDMENT TO SECTION 5.4.5 PROMOTIONAL RATE FEATURE FOR NEW CITI SAVINGS ACCOUNTS:

The “**Second required activity**” within section 5.4.5 *Promotional Rate Feature for New Citi Savings accounts* is revised to specify that Instant Payments do not qualify as New-to-Citibank Funds for New Citi Savings account Promotional Rates.

The following subsections of Section 5.4.5 *Promotional Rate Feature for New Citi Savings accounts* are revised to change the maximum duration of the Promotional Interest Rate from three (3) months to six (6) months:

1. The “**Second**” paragraph in the “**Required Activities**” section is deleted in its entirety and replaced with the following:

**Second**, maintain your Minimum Balance. For six (6) months after opening your New Citi Savings account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance your Promotional Rate will expire, and your New Citi Savings account will receive the current non-promotional APY and interest rate for Citi Savings accounts. Please refer to your Rate Sheet for the APYs and interest rates applicable to your account.

2. The first bullet point of the “**Promotional Interest Rate Expiration**” section is deleted in its entirety and replaced with the following:

- Six (6) months after the date your New Citi Savings account is opened,

3. The first paragraph of “**APY for the Promotional Rate**” section is deleted in its entirety and replaced with the following:

Annual Percentage Yield, as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the non-promotional Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the non-promotional Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires six (6) months after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

All other terms and conditions of the *Citibank® Consumer Deposit Account Agreement* remain in full force and effect.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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



## FACTS

## WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

Call 1-888-214-0017 – our menu will prompt you through your choices. For TTY: we accept 711 or other Relay Service.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 1-888-214-0017. For TTY: we accept 711 or other Relay Service.

Who we are	
Who is providing this notice?	This notice is provided by Citibank, N.A. for its individual clients of its retail banking business in the United States.
What we do	
How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• provide account information or give us your contact information</li> <li>• provide employment information or apply for a loan</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Citi name; financial companies such as Citigroup Global Markets Inc.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies and other financial companies.</i></li> </ul>
Other Important Information	
<p><b>For Vermont Residents:</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-214-0017. For TTY: we accept 711 or other Relay Service.</p> <p><b>For California Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.</p>	

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to [www.citi.com/privacy](http://www.citi.com/privacy).

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate &amp; APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.



<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# District of Columbia



## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

# District of Columbia



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Florida Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>	0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Citi Accelerate Savings <sup>4</sup>	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market <sup>5</sup>	4.45%	4.35%						

Certificates of Deposit <sup>2</sup>	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>6</sup>	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>7</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>5</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>6</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>7</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.



# Greater Florida Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	\$0 - \$9,999.99	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	\$10,000 - \$49,999.99	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%
	\$50,000 - \$199,999.99	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
	\$200,000 +	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

©2024 Citibank, N.A. Member FDIC.

# Greater Florida Region



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Miami Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		4.45%	4.35%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# Greater Miami Region



## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold <sup>®</sup>		Citigold <sup>®</sup> Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage<sup>®</sup> consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

# Greater Miami Region



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Illinois Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Citi Accelerate Savings <sup>4</sup>		4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market <sup>5</sup>		4.45%	4.35%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>6</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>7</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>5</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>6</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>7</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# Greater Illinois Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	\$0 - \$9,999.99	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	\$10,000 - \$49,999.99	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%
	\$50,000 - \$199,999.99	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
	\$200,000 +	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage<sup>®</sup> consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

©2024 Citibank, N.A. Member FDIC.



# Greater Illinois Region



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Chicago Region



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		4.45%	4.35%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# Greater Chicago Region



## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

# Greater Chicago Region



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.



# Maryland



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# New Jersey



## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# New Jersey



## Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

# New Jersey



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.



# Nevada



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

# New York



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold <sup>®</sup>		Citigold <sup>®</sup> Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI <sup>®</sup> Savings Account <sup>4</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Citi Accelerate Savings <sup>5</sup>		4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market <sup>6</sup>		4.45%	4.35%						

Certificates of Deposit <sup>3</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold <sup>®</sup>		Citigold <sup>®</sup> Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold <sup>®</sup>		Citigold <sup>®</sup> Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Dakota, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, and Wyoming.

<sup>2</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold<sup>®</sup> Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>3</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>4</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>5</sup> Citi<sup>®</sup> Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.



Consumer Deposit Account Rates <sup>2</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	\$10,000 - \$49,999.99	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%
	\$50,000 - \$199,999.99	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
	\$200,000 +	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%

<sup>1</sup> The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Dakota, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, and Wyoming.

<sup>2</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate &amp; APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

The National Region consists of accounts opened via Citibank Online or by calling CitiPhone Banking® by customers residing in one of the following states: Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Oklahoma, Maine, Massachusetts, Michigan, Minnesota, Missouri, Mississippi, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Vermont, Washington, West Virginia, Wisconsin, or Wyoming.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-impaired customers can call our Text Telephone service at 1-800-788-6775.

# National Rate Region (GA/SC/TN)



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>	0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Citi Accelerate Savings <sup>4</sup>	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market <sup>5</sup>	4.45%	4.35%						

Certificates of Deposit <sup>2</sup>	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>6</sup>	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>7</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>5</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>6</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>7</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

# National Rate Region (GA/SC/TN)



Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold <sup>®</sup>		Citigold <sup>®</sup> Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	\$0 - \$9,999.99	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	\$10,000 - \$49,999.99	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%
	\$50,000 - \$199,999.99	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
	\$200,000 +	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage<sup>®</sup> consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

©2024 Citibank, N.A. Member FDIC.

# National Rate Region (GA/SC/TN)



## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Citi Accelerate Savings <sup>4</sup>		4.45%	4.35%	4.45%	4.35%	4.45%	4.35%	4.45%	4.35%
Court Ordered Money Market <sup>5</sup>		4.45%	4.35%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>6</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>7</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.

<sup>4</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>5</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>6</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>7</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	\$0 - \$9,999.99	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	\$10,000 - \$49,999.99	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%	3.05%	3.00%
	\$50,000 - \$199,999.99	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
	\$200,000 +	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%	4.05%	3.97%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate &amp; APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account <sup>3</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
CITI® Savings Account Promotional Rates <sup>4</sup>	\$0 - \$24,999.99	0.22%	5.00%	0.26%	5.00%	0.31%	5.00%	0.44%	5.00%
	\$25,000 - \$999,999.99	2.58%	5.00%	2.60%	5.00%	2.62%	5.00%	2.69%	5.00%
	\$1,000,000 +	2.58% - 0.22%	5.00%	2.60% - 0.26%	5.00%	2.62% - 0.31%	5.00%	2.69% - 0.44%	5.00%
Citi Accelerate Savings <sup>5</sup>		0.03%	0.03%	0.07%	0.07%	0.12%	0.12%	0.25%	0.25%
Court Ordered Money Market <sup>6</sup>		0.25%	0.25%						

Certificates of Deposit <sup>2</sup>		Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
7 Month		4.75%	4.64%	4.75%	4.64%	4.75%	4.64%	4.75%	4.64%
8 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
9 Month		3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
10 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$0 - \$99,999.99	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%	2.75%	2.71%
	\$100,000 +	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%	3.75%	3.68%
1 Year No Penalty CD <sup>7</sup>		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
14 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month		4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
18 Month		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
2 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
30 Month		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year		2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit		Composite Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
				Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>8</sup>	Months 1 to 10	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%	0.10%	0.05%
	Months 11 to 20		0.10%		0.10%		0.10%		0.10%
	Months 21 to 30		0.15%		0.15%		0.15%		0.15%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued above and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Rates are variable for Money Market products, determined by Citibank at its sole discretion and can change before or after account opening. Fees could reduce earnings. For Money Market accounts in simplified banking, rates are determined by Rate Region. The rates applicable to a Rate Region may vary depending on one or more of the following factors: Product, Relationship Tier, applicable promotion, account balance. For existing Money Market accounts in a banking package, rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Package Type and Relationship Status of Citigold. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to the account will be the state where the branch is located. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Even if the Rate Sheet applicable to an account does not use Account Balances to impact the rates applicable to your Rate Region, Citi reserves the right to apply rates to your deposit account based on your account balance range. We may assign the same rates to more than one balance range. See the Consumer Deposit Account Agreement for balance ranges. For current rates, please call 1-800-627-3999. For TTY: We accept 711 or other relay service.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 182 days beginning on the day the interest rate exception is applied to a savings account. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Citigold® Private Client rates apply to accounts in the Citigold Private Client Relationship Tier. Citigold rates apply to accounts in the Citigold Relationship Tier. Citi Priority rates apply to accounts in the Citi Priority Relationship Tier.

The rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Access Account Package, Basic Banking Package, and Citibank Account Package are the same as accounts that are not in a Relationship Tier.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. For new CDs, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period. \$500 minimum deposit required to open a CD.

<sup>3</sup> Citi Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, Maryland, Nevada, New Jersey, New York, Virginia, the District of Columbia and select markets in Florida and Illinois.



<sup>4</sup> Offer Period is on or between January 9, 2024 – April 1, 2024

This promotion requires you open a new account to fulfill the required activities. If you are in a package-based account and proceed with opening a new account, you will be converted to simplified banking. Before you decide to participate in this promotion, please learn how simplified banking will impact you and your accounts by speaking to a banker or by visiting [citi.com/simplifiedbanking](https://citi.com/simplifiedbanking). To determine whether you are in a package-based account or simplified banking, please refer to your monthly Account Statements or contact us. If you have not yet moved to simplified banking and want to learn about your current accounts, please refer to Account Agreements and Notices at [citi.com/accountagreementsandnotices](https://citi.com/accountagreementsandnotices).

During the Offer Period, New Citi Savings accounts could qualify for the Promotional interest rate of 5.00%. The Minimum Balance to earn APY and Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$25,500.

To qualify, first, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings Account within 10 Business Days of account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your new Savings Account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Second, maintain your Minimum Balance. For six (6) months after opening your Savings Account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your Savings Account.

Please understand if your Balance drops below the Minimum Balance or your Savings Account has earned the maximum amount of interest from the Promotional Interest rate, your Promotional Interest Rate will expire, and your New Savings Account will receive the current non-promotional Interest Rate regardless of Balance.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>5</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

<sup>6</sup> In limited circumstances, customers may be eligible for a Court Ordered Money Market (COMMA) account. COMMA accounts are Savings accounts ordered to be established by a judicial order. Please refer to your applicable court order for all necessary requirements. COMMA accounts are not eligible to be in a Relationship Tier.

<sup>7</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>8</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

Consumer Deposit Account Rates <sup>1</sup>

Accurate as of 02/13/2024

Money Market Products	Annual Percentage Yield	Interest Rate	Citi Priority		Citigold®		Citigold® Private Client	
			Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>2</sup>	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

<sup>1</sup> The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as "Rates") and product information are accurate as of the date issued.

Rates for Savings accounts are variable, determined by Citibank at its sole discretion, and can change before and after account opening. Fees could reduce earnings. Rates for Citi Miles Ahead Savings accounts are determined by Rate Region and Account Balance. When you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign the Rate Region. Citi Miles Ahead Savings accounts are not available for Branch account opening. For TTY: We accept 711 or other Relay Service.

Additional account information is contained in the Consumer Deposit Account Agreement, including information about balance ranges that may be used for Rates, fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

The Rates for the Citigold Private Client status of the Citigold Account Package, the Citigold Account Package, and the Citi Priority Account Package are the same as the Relationship Tiers by the same name. The rates for accounts in the Citi Miles Ahead Banking Package are the same as Citi Miles Ahead Savings accounts that are not in a Relationship Tier.

<sup>2</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is available to select eligible Citi/AAAdvantage® consumer credit cardmembers who receive an invitation to apply from Citibank and use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces – Europe, Alaska, Alabama, U.S. Armed Forces – Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.

## IRA/Keogh/Coverdell Products

Effective: 02/13/2024 Through 02/19/2024

Variable Rate Products <sup>1</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money Market	\$0	0.20%	0.20%
18 Month Variable CD (Effective 02/01/2024 through 02/29/2024) <sup>3</sup>	\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	5.13%	5.00%
4 Month	\$250	0.05%	0.05%
5 Month	\$250	0.05%	0.05%
6 Month	\$250	5.02%	4.90%
7 Month	\$250	4.75%	4.64%
8 Month	\$250	0.05%	0.05%
9 Month	\$250	4.71%	4.60%
10 Month	\$250	0.05%	0.05%
1 Year	\$250	4.60%	4.50%
13 Month	\$250	0.10%	0.10%
18 Month	\$250	2.00%	1.98%
2 Year	\$250	2.00%	1.98%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings.<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate &amp; APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Citi Alliance® Consumer Deposit Account Agreement

**U.S. Markets**

**Effective February 13, 2024**



# Contents

1. General Terms	2	8. Additional Important Terms and Information	42
2. Citi Alliance accounts	3	9. Arbitration	44
3. Account Statements	8	Appendix 1: Fee Schedule	46
4. Opening and Closing Accounts	9	Appendix 2: Funds Availability at Citibank	49
5. Account Transactions	16	Appendix 3: Definitions	52
6. Electronic Fund Transfers	27		
7. Other Fund Transfer Services	38		

## How do I update my contact information?

We have multiple options you may be able to use to update your contact information, including changing your profile settings on Citi Online or the Citi Mobile App or speaking to your Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

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

Citi will never call and ask you to share your online password. We will never ask for remote access to your electronic device. We will never ask you to wire funds to a safe location. Refer to page 34 for more helpful tips.

## Introduction.

This Citi Alliance® Consumer Deposit Account Agreement (“Client Manual Citi Alliance Agreement,” or Citi Alliance Client Manual Agreement (CMA)” or “Client Manual Agreement,” “Agreement” or “CMA”) is an agreement between you, a Citi Alliance Consumer Deposit Account owner (including individuals with authority to withdraw funds from or use your account, see Account Ownership) and Citibank, N.A. (“Citibank”). “Citi Alliance Consumer Deposit Accounts” (or “Account(s)”) mean consumer deposit accounts held with Citibank such as Checking accounts and Savings accounts, and products, services, and features related to those accounts. Your Accounts may be subject to additional agreements when you enroll in optional services.

When you open a Citi Alliance Consumer Deposit Account, you agree you and your accounts will be governed by this Agreement. Please review this Agreement carefully and keep a copy along with amendments for future reference.

Terms, conditions and fees for accounts, products, programs and services are subject to change. Agreement is subject to change at any time without notice to you unless required by law. As applicable, we will make amendments or amended versions of the Agreement available to you. You can obtain copies of the current Citi Alliance® Consumer Deposit Account Agreement online at [online.citi.com/JRS/popups/ao/CDAA\\_CA.pdf](https://online.citi.com/JRS/popups/ao/CDAA_CA.pdf).

**Definitions.** In this Agreement, “we”, “our”, and “us” shall mean Citibank and “you” and “your” shall mean you, the account owner and your authorized representatives. Important terms and acronyms used throughout the Agreement are defined in Appendix 3. Other words or terms used in this Agreement may be defined in the context in which they are used.

Please review this Agreement carefully and keep a copy along with amendments for future reference.

**Contact Us.** You must give us your current mailing and email address.

**Fraud.** If you are concerned about suspected fraudulent use of your accounts, please contact us immediately by calling the phone number on the back of your Citibank Banking Card.

**Complaints.** You agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Protecting your Passwords and Credentials.** Citibank will never ask for your password – so do not ever give your password to any person, especially any person who contacts you and claims to be from Citibank. You agree to contact Citibank promptly of any unauthorized use of your password or security breach. We may terminate your digital access to protect your interest or Citibank’s interest at any time.

**Identity Theft.** For any customer who believes they may be a victim of identity theft, we encourage you to visit the Federal Trade Commission (FTC) website at [www.IdentityTheft.gov](http://www.IdentityTheft.gov) which provides victims of identity theft with resources to help guide you through the recovery process. For questions about FTC Identity Theft Recovery solutions, please contact 1-877-438-4338. For TTY: We accept 711 or other Relay Service. If you have a concern about suspected fraud, please contact us immediately.

**Wire Transfer, Zelle Transfers, and ATM Security Tips.** We encourage our customers to use safe and secure practices at all times, especially when wiring funds or using a Citibank® ATM Card or Citibank® Debit Card. We take account safety and security very seriously and provided you with *General Tips for Wire Transfer Safety* in this Agreement, emphasizing common types of fraud as described by the Federal Bureau of Investigation and the Federal Trade Commission. We have also provided you with ATM Security Tips and Zelle Safety Tips. You can find these tips in the Electronic Fund Transfers section of this Agreement. We hope you’ll find these tips most helpful in protecting your account(s) and minimizing risk.

**Arbitration.** Please read the Arbitration section of this Agreement. This section addresses how a dispute involving you and Citibank will be resolved. In the event of a dispute involving you and Citibank, you may not be able to go to court, have a jury trial or initiate or participate in a class action.

# 1. General Terms

Citibank's relationship with you is debtor and creditor. No fiduciary, quasi-fiduciary or other special relationship exists between you and Citibank. We owe you a duty of ordinary care. Any internal policies or procedures we may maintain above reasonable standards and general banking usage are solely for Citibank's benefit and do not create a higher standard of care other than as required by law.

**Waiver.** We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

Please consult the current version of the Agreement which is available in branches and online at [online.citi.com/JRS/popups/ao/CDAACAL.pdf](https://online.citi.com/JRS/popups/ao/CDAACAL.pdf).

**Severability.** Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

**Complaints and Inquiries.** In the event you were referred by a Citibank affiliate or other party to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Language.** English is the controlling language governing your account. As an example, the English version of this Agreement is the governing Agreement.

If your preferred communication language is other than English, we may not be able to accommodate your language preference at all of our branches or for all products and services. As a courtesy, at your request and for your convenience only, when you open an account we may be able to provide you with services in your preferred language. Please note that other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English. Communication options include:

- **Agreement and Account Statements.** For customers who inform us their preferred language is Spanish, upon your request Citibank can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your Account Statement. Although we may send you a Spanish version of your Account Statement, you can obtain an English version upon request.
- **Branch.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch in your preferred language. Not all preferred languages are available in every branch. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager to find branches with representatives who speak your preferred language.
- **Customer Service.** Many features on Citi Online and Citi ATM are offered in Spanish. You may be able to receive customer service in your preferred language by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

**Consumer Use.** Accounts are for personal purposes only and not for business purposes.

# 2.Citi Alliance accounts

## 2.1 Introduction

Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms access to banking and lending services through Citibank, N.A. Citi Alliance® offers a Regular Checking account (“Citi Alliance Checking account”) and a Citi Savings account (“Citi Alliance Savings account” or “Savings Account”), collectively referred to as “Citi Alliance accounts.” Only existing customers who own a Citi Alliance Checking account can apply to open a Citi Alliance Savings account. If you close your existing Citi Alliance Checking account, you do not have to close your Citi Alliance Savings account. If you close your existing Citi Alliance Savings account, you do not have to close your Citi Alliance Checking account. There is no limit to the number of Citi Alliance accounts a customer can own, but please see limitations applicable to Account Statements and Citi Alliance Price Links.

**Fees.** Citibank generally charges fees for its products and services. Citibank charges Monthly Service Fees, fees disclosed on Appendix 1: Fee Schedule and fees disclosed and charged at the time a transaction is performed or a service is provided. Please refer to documentation provided at the time a transaction is performed or a service is provided for applicable fees. Fees listed in this section refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks.

Unless Price Linked, Citibank charges each Citi Alliance account a Monthly Service Fee. “Price Linked” or “Price Links” means your combined average monthly balance of Price Linked Citi Alliance accounts will be used to determine your eligibility for Citi Alliance Monthly Service Fee waivers.

Please speak to a banker to Price Link your Citi Alliance accounts. Citi Alliance Savings accounts, however, are automatically linked to one Citi Alliance Checking account. If you close your Citi Alliance Checking account Price Linked to your Citi Alliance Savings account, your Citi Alliance Savings account will be charged the Monthly Service Fee.

Monthly Service Fees will appear as charges on the first Business Day of your next Account Statement. Other banks and ATM service providers may charge you a fee when you conduct a Citibank deposit account transaction using their ATMs. You will receive unlimited reimbursements from Citibank for ATM fees charged by other banks in any statement period. Reimbursements for other bank ATM fees may also apply to international ATM transactions. If you are charged a fee for the use of an ATM overseas, please contact us for a full refund.

Citi Alliance Monthly Service Fee and Non-Citi ATM Fee Chart			
Average Monthly Balance	Monthly Service Fee <sup>1</sup>	Non-Citi ATM Fee	Reimbursement of Other Bank ATM and ATM service provider fee
Less than \$50,000	\$30	Waived	Reimbursed
\$50,000 or more	Waived	Waived	Reimbursed

<sup>1</sup> Average monthly balances for the calendar month prior to the last Business Day of your monthly statement period will be used to determine fees which will appear as a charge on the statement you receive for the next monthly period.



### What is an Other Bank ATM and ATM service provider fee?

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded by Citibank to customers in Citi Alliance. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

**Minimum Opening Deposit for Citi Alliance Checking accounts and Citi Alliance Savings accounts.** There is no minimum opening deposit required to open a Citi Alliance Checking account or Citi Alliance Savings account at Citibank; however, your balance can affect the fees associated with your account. Please refer to *Citi Alliance Monthly Service Fee and Non-Citi ATM Fee Chart*. In addition, accounts with zero balances are subject to closure after 90 days.

**Conversion.** Customers cannot convert their Citi Alliance accounts into other Citibank accounts.

**Limited Availability.** Products, services, promotions and benefits are available in select markets and may only be available to select customers.

**Withdrawal Notice.** We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

**Checkbooks and Checks.** When you open a Citi Alliance Checking account or Citi Alliance Savings account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to the payees. You will be responsible for issuing any replacement checks.

**Fees for Cash Withdrawals.** There is no charge for making cash withdrawals with a Citibank® Banking Card at Proprietary Citibank ATM locations in the U.S.

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded to Citi Alliance customers. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

**Linking.** New Citi Alliance Savings accounts will be automatically linked to one existing Citi Alliance Checking account. All other links, including when you own multiple Citi Alliance accounts, must be requested. Linked Citi Alliance accounts will form one combined average monthly balance for purposes of determining your eligibility for a Citi Alliance monthly service fee waiver.

**Household Links.** Citi Alliance customers can link Citi Alliance accounts they own with Citi Alliance accounts owned by immediate family members who live with them (“Household Links” with “Family”). The combined average monthly balance of accounts of Household Linked accounts may be higher than your individual combined average monthly balance, entitling you and your Family with Monthly Service Fee waivers. Citi Alliance accounts cannot use Household Links with accounts that are not Citi Alliance Accounts. To set up a Household Link, please contact servicing representatives for Citi Alliance.

When participating in a Household Link, Citi Alliance customers may be able to deduce approximate balances of others in the Household. When deciding whether to Household Link, customers should evaluate their privacy needs along with their need for the rate and fee advantages.

2.2 Citi Alliance accounts

2.2.1 Citi Alliance Checking Accounts

Citi Alliance Checking accounts are a form of Regular Checking account. You may see “Regular Checking” on your Account Statements but Citi Alliance Regular Checking accounts are different than Regular Checking accounts offered by Citibank.

Eligibility	Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms access to banking and lending services through Citibank, N.A.
Availability	Citi Alliance Checking accounts are available in all Citi Alliance markets.
How to Apply	Citi Alliance Checking account applications are available digitally using a dedicated referral link or over the phone by calling a Citi Alliance Relationship Managers at 1-833-561-1351. TTY: We accept 711 or other Relay Service.
Key Features	Citi Alliance Checking accounts <ul style="list-style-type: none"><li>• offer check writing</li><li>• do not earn interest</li></ul>
Minimum Balance	There is no minimum opening deposit required to open a Citi Alliance Checking account or Citi Alliance Savings account at Citibank; however, Citi Alliance Accounts with zero balances are subject to closure after 90 days.
Overdraft Protection	The Safety Check service is available for Citi Alliance Checking accounts. See <i>Safety Check</i> for requirements. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to a Citi Alliance Checking account.

2.2.2 Citi Alliance Savings Accounts

Citi Alliance Savings accounts give you the ability to earn short-term market rates in an FDIC-insured account. Citi Alliance Savings accounts are a form of Citi Savings account (“Citi Alliance Savings account” or “Savings account”). You may see the term “Citi Savings Account” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

**Reservation.** We reserve the right to require 7 days advance notice before permitting a withdrawal from all Savings accounts. We currently do not exercise this right and have not exercised it in the past.

**Eligibility** Citi Alliance is a business of Citibank N.A., providing clients primarily of external wealth firms access to banking and lending services through Citibank, N.A.

**Availability** Citi Alliance Savings accounts are available in all Citi Alliance markets.

**How to Apply** Citi Alliance Savings account applications are available digitally using a dedicated referral link or over the phone by calling a Citi Alliance Relationship Manager at 1-833-561-1351. TTY: We accept 711 or other Relay Service.

**Key Features** The Citi Alliance Savings account offers check writing and access to funds via an ATM card. The Citi Alliance Savings account does not have any limitations on the number of withdrawals you make in your account, including the number of check transactions.

**Minimum Balance** There is no minimum opening deposit required to open a Citi Alliance Checking account or Citi Alliance Savings account at Citibank; however, Citi Alliance accounts with zero balances are subject to closure after 90 days.

2.3 Rate Information and Interest Calculation for Savings accounts

Savings Account APYs and Interest Rates.

“Annual Percentage Yield” (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the current interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. “Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

“Annual Percentage Yield Earned” (APYE) shown for an account on the Account Statement is an annualized rate that reflects the total amount of interest paid on the account during the Statement Period. The APYE is calculated using the relationship between the interest posted to the account and the sum of the daily balances for those days where balance is above zero in the Statement Period divided by the number of days in the Statement Period.

Annual Percentage Yields and interest rates for Citi Alliance Savings accounts are variable, determined by Citibank at its sole discretion, can change at any time without notice. This may affect the actual amount of interest earned.

Please refer to your applicable Citi Alliance Rate Sheet. For current Annual Percentage Yields and interest rates, please use Citi Online or the Citi Mobile App or call the phone numbers listed in the Contact Us section of this Agreement.

Every Citi Alliance Savings account is assigned to a Rate Region at the time of account opening. The Citi Alliance Rate Sheet provided at the time of account opening will identify the account's Rate Region. Rate Regions may have different Annual Percentage Yields and interest rates. For a Citi Alliance Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

- a. Rate Region (determined by factors, which may include branch location or home (not mailing) address);
- b. Applicable promotion;
- c. Account balance<sup>2</sup>

Please refer to the Citi Alliance Rate Sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

**When Interest Begins to Accrue.** Non-Cash items, such as checks, deposited to a Savings account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received.

**Interest Compounding and Crediting.** Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

**Interest Calculation Method.** We use the daily balance method to calculate interest. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate each day of the Statement Period. The interest rate may be adjusted at any time during the Statement Period based on the applicable interest rate tier. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your Savings account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your Account Statement if there have been intervening transactions.

**Interest Adjustment.** An interest adjustment for a transaction occurring during a Statement Period may be reflected on your Account Statement in the next Statement Period, rather than in the Statement Period in which it occurs.

**Interest on Closed Savings Accounts.** If the account is closed before the end of the Statement Period, interest will be paid for the number of days the account was open during the Statement Period in accordance with the daily balance method.

**Current Interest Rates and Annual Percentage Yields.** For current interest rates and Annual Percentage Yields, call the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

<sup>2</sup> When the Citi Alliance Rate Sheet applicable to a Savings account uses Account Balances to determine the APY and interest rate applicable to your Rate Region, Citi will apply an APY or interest rate based on the range of your account balance. Citi may assign the same APY or interest rate to more than one balance range. Please refer to your Citi Alliance Rate Sheet for balance ranges for Citi Alliance Savings accounts which may include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000 +

### 3.Account Statements

We provide customers with an “Account Statement” showing an itemized listing of all transactions and other account information during the Statement Period. Your Account Statement may include important legal notices about your accounts using statement messages or statement inserts.

#### Communicating with Owners and Signers.

Regardless of the number of account owners, we generally only communicate with one owner per account. Account Statements and notices are sent to the first-titled owner on an account. Certain accounts are managed by fiduciaries or individuals who receive Account Statements (please refer to *Account Ownership*). Notification given to any one account owner is considered notification to all account owners.

**Contact Information and Communications.** Citibank will send you Mail using the contact information you provide Citibank; however, in our sole discretion, we reserve the right to change your Residential and/or Mailing Address(es) based on information received from third parties we believe have up-to-date address information for you, such as the United States Postal Service. An incorrect address may prevent receipt of Mail. We will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an incorrect or improper Residential Addresses, Mailing Address or other relevant contact information.

Notification is considered delivered to you on the date we first place the Account Statement in the U.S. mail or on the date the email notifying you that your statement is available on Citi Online or the Citi Mobile App is first sent, regardless of whether you receive it.

We use postage-paid ordinary postal-mail to send **your Account Statements and notices to the mailing address reflected in our account records. If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Account Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. In our discretion, we may destroy mail that is returned to us as determined to be undeliverable.**

Instead of receiving a paper Account Statement through ordinary postal mail, any owner may elect to enroll the account in our paperless statement service when you are register for online banking. If You elect to use the paperless statement service, we will notify you via email of the availability of your Account Statement on Citi Online or the Citi Mobile App. The terms and conditions for the paperless statement service are subject to a separate agreement which You will accept when enrolling in the service and can view at any time on Citi Online and the Citi Mobile App. Changes to your account paperless preferences may change which accounts appear on your Account Statement(s).

#### Residential and Mailing Addresses

Your “Residential Address” is used to manage your account. Your “Mailing Address” is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts.

# 4. Opening and Closing Accounts

## 4.1 Opening a Citi Alliance deposit account

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver’s license or other identifying document.

**Please note:** Your ability to perform or request certain account transactions on a new account may be delayed until your account is open and operational, including wire transfers, deposits, and other services.

Account Type	Open
Citi Alliance Checking and Savings Accounts	By Calling a Citi Alliance Relationship Manager via the Citi Alliance RM Prospect Number
	Citi Online & Citi Mobile App by using dedicated referral link provided by your advisor at your wealth firm

**Governing Law.**

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

Your Governing State is determined by the residential address (not your mailing address) you provide when opening your account.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States.

**Other Laws.** This Agreement provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.



**Important Note to Australian Resident Clients.** Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

**Rate Region.**

Every deposit account is assigned to a “Rate Region.” Citi Alliance reserves the right to assign the same Annual Percentage Yield to all Rate Regions for Citi Alliance Savings accounts. Please refer to your Citi Alliance Rate Sheet.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

**Consumer Reporting Agency Information.** You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling the phone number on the back of your Citibank Banking Card or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

**Important Tax Information.**<sup>3</sup> When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

<sup>3</sup> *IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer’s particular circumstances from an independent tax advisor*

### **Foreign Account Tax Compliance Act.**

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

### **Account Ownership.**

Citibank Consumer Deposit Account ownership types include Individual and Joint accounts. A Citibank Consumer Deposit Account cannot be owned by a business, including a business owned by one or more individuals.

**Individual Account** An account owned by only one natural person.

**Joint Account** An account owned by more than one natural person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application, or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the Joint Account owners. In the event of conflicting instructions or a dispute among Joint Account owners, we may require all joint account owners to act together in giving us instructions or performing transactions. Any Joint Account owner may close a Joint Account.

Each Joint Account owner is jointly and severally responsible for all activity related to the Joint Account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, regardless of whether the Joint Account owner participated in the transaction or benefited from its proceeds. We may be required by legal process to pay all the funds in a Joint Account to satisfy a judgment against any or all Joint Account owners.

### **Certain Deposit Accounts with Transactional Features.**

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC “pass-through” insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC’s website in a document entitled “Deposit Broker’s Processing Guide” in section “VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide.”

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.



**FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)**

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer's SSN (no hyphens) or Tax ID Number
6	Tax ID Code	Code indicated corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as it appears on the account
9	Address 1	Address line 1 as it appears on the customer's statement
10	Address 2	Address line 2 as it appears on the customer's statement
11	Address 3	Address line 3 as it appears on the customer's statement
12	City	Address city as it appears on the customer's statement
13	State	State postal abbreviation as it appears on the customer's statement
14	Zip	Address zip as it appears on the customer's statement (no hyphens)
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, Joint, or business account

Field Number	Field Name	Description
21	Transaction Flag	This field indicates whether the account has transactional features. Enter “Y” if account has transactional features, enter “N” otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit.
22	Blank	Blank
23	Blank	Blank
24	Account beneficiary Full Name	Account beneficiary’s first, middle, and last name or the registered name of the entity.
25	Account Participant Type	BEN is the type you should use
26	Blank	Blank
27	Blank	Blank
28	Beneficiary’s Government Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual – Legal identification number (e.g. SSN, TIN). For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual – the Tax Identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes.
29	Beneficiary’s Government Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other.

**Conflicting Demands/Disputes.** If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person's authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the account and its funds; (2) refuse transactions and return checks, marked "Refer to Maker" (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

**Transferring Account Ownership.**

OWNERSHIP OF CHECKING AND SAVINGS ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

**Assignments.**

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

**Restricted Access.**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

## 4.2 Closing a Deposit Account

You may close your account at any time except as stated otherwise in this Agreement. We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s).

We may close your account at any time with or without cause. We will notify you that we closed your account when required by law. If we close your account, we will remit the balance in your account, minus any amounts owed to us. If your account balance is insufficient to pay amounts owed to us, you will continue to be liable to us for the unpaid amount and interest. Your obligations for transaction activity conducted prior to account closure will survive the termination of the account and this Agreement.

**Dormant Accounts.**

Based on the applicable dormancy periods provided by state abandoned property statutes, we may be required to send to the appropriate state the balances in your deposit account when there has been no customer-initiated activity. Some examples of customer-initiated activity include, but are not limited to:

- *Depositing or withdrawing funds;*
- *Sending a one-time payment; or*
- *Writing to us concerning the account.*

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern. We may also restrict your account if we determine it has been otherwise inactive due to no customer-initiated activity.

**Forfeited Accounts.** If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

**Death or Legal Determination of Incompetence.** You agree to notify us immediately of the death or court-ordered legal determination of incompetence of any owner or authorized signer on your account. We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court or court appointed fiduciary regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefits payments payable to the deceased) if an owner dies or is legally determined incompetent.

In case of death or legally determined incompetence of an account owner, we will continue to honor checks written on that account as well as other withdrawal instructions until we are notified of the death or the legally determined incompetence. We may continue to honor checks for up to ten (10) days following the death of the account owner unless a validly appointed representative of the decedent or another account owner provides us with stop payment instructions.

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please call the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

### 4.3 Other Account Information

**Information Sharing.** You agree to let us share information about you and your Account(s) as allowed by law. This includes information we get from you and others. Our privacy notice, which is enclosed with your new Account materials, describes reasons Citibank can share its customers' personal information.

**Contacting You.** You agree that we (and/or our servicing providers or anyone we authorize) may contact you at any phone number, email address, or mailing address you provide, or we obtain in other ways. This includes communications to mobile, cellular/wireless or similar devices. We may contact you by live operator, auto dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us.

**Your Consent for Us to Use Your Mobile Phone Number to Identify You.** You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citibank or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, please refer to our U.S. Privacy Notice for Consumers.

**Call Monitoring.** We may monitor and record any calls between you and us.

**Exemplar Signature.** Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank's records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

## 5. Account Transactions

The following terms describe how you can perform transactions with your Citi Alliance Checking and Citi Alliance Savings accounts. It is your responsibility to confirm the accuracy of the amounts you deposit and withdraw from your Accounts.

### 5.1 Deposits

#### 5.1.1 You can make deposits:

- To qualifying accounts linked to your Citibank Banking Card at any Proprietary Citibank ATM at participating locations in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit;
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, please refer to section 6. *Electronic Fund Transfers* of this Agreement.

#### 5.1.2 Timing of Deposits; Availability of Funds; Acceptance of Deposits

Deposits made in Citibank branches are posted to your Accounts on the same day. Deposits made at Proprietary Citibank ATMs or by Mobile Check Deposit after 10:30 Eastern Time are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information please refer to *Appendix 2: Funds Availability at Citibank*.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

#### 5.1.3 Remotely Created Checks

**“Remotely Created Check(s)”** means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you). You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

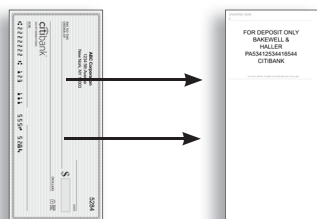
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

#### 5.1.4 Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.



#### 5.1.5 Collection

##### 5.1.5.1 Items Sent for Collection

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

##### 5.1.5.2 Verification and Collection

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

#### 5.1.6 ACH Credits

##### 5.1.6.1 ACH Provisional Credits

Credit for an ACH transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

#### 5.1.6.2 Notice of Incoming ACH Transfer (Credit)

Notice of your incoming funds transfers and incoming wire transfers will be deemed to have occurred when you receive your Account Statement, or another notice from us, containing a credit to your account for the funds received. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime on the number on the back of your card, or on the Citi Mobile® App or Citi Online.

#### 5.1.7 Reconstructing Lost, Missing, or Destroyed Deposits

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us. You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item.
- If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

#### 5.1.8 General Information

##### 5.1.8.1 Our Right to Refuse Deposits

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

##### 5.1.8.2 Account Balance and Transaction Information

You may view information about your Accounts on Citi Online, Citi Mobile®, at an ATM or by IVR, but the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal. Your **"Available Now" balance** is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn't include the transactions that are still pending and haven't been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance. Your **"On Deposit" balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it's a record of your activity, including transactions that haven't settled and that aren't yet available for you to use.

We may make deposited funds available to you and include within your Available Now balance before the deposit has settled with the paying bank. If the deposited item is returned unpaid, we will debit your Account for the amount of the deposit. You may not rely upon oral statements by Citibank employees about your On Deposit balance, Available Now balance, or the status of any deposited item.



## 5.2 Withdrawals

### 5.2.1 How to Make a Withdrawal

**Citibank Branches.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

**Proprietary Citibank ATMs and Network ATMs.** You can use your Citibank Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, please refer to section 6. *Electronic Fund Transfers* of this Agreement.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citi Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge free access.

**Cash Withdrawals.** Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

**Electronic Fund Transfer.** You can utilize a variety of electronic fund transfer services to withdraw funds from your accounts. Please refer to section 6. *Electronic Fund Transfers* of this Agreement for details.

**Writing a Check.** You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or Savings account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

### 5.2.2 Paying your Checks

**Electronic Presentment of Checks.** We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection.

**Please note:** Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

**Check Processing Cut-off Hour.** In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

**Notations on Checks.** We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.



**Please Note:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call the phone number on the back of your Citibank Banking Card and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

### 5.2.3 Posting Order

**Posting Order.** We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the Agreement, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citi Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

#### **5.2.4 Overdrawing Your Account**

**Overdrawing Your Account.** Citibank encourages its customer to consider the impact of overdrawing an account. Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return ("Returned Items") or pay ("Overdraft") one or more Transaction Items. We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

**Insufficient Funds to pay a Transaction item.** Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you. Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

**Overdraft Protection.** Citibank offers two options designed to help you cover overdraft amounts in your checking account: Safety Check and Checking Plus® (variable rate) Line of Credit. Ask us for information which may include an application.

**Safety Check.** Safety Check covers overdraft amounts by transferring funds from your linked Savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

#### **Contributing Accounts.**

When you sign up for Safety Check, you may select one Citi Alliance Savings account as your "Contributing Account." Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

**Safety Check Transfers.**

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

**Transfers.** No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

**Checking Plus® (variable rate) Line of Credit.** Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

Checking Plus (variable rate) line of credit account terms and conditions are disclosed in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

**For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers.** Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

**5.2.5 Stop Payment Orders (Checks)**

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citi Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to section 6.3 *Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)* and section 6.4 *Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)*.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to *Appendix 1: Fee Schedule*.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word “replacement” on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

### 5.2.6 Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (Please refer to *Appendix 2: Funds Availability at Citibank*).
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

**Payment over Valid Stop Payment Order.** If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

### 5.2.7 Check Cashing

**Your Own Checks.** You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank Banking Card or other identification that is acceptable to us.

**Third Party Checks.** In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/ or fee calculation purposes for up to the number of days it takes for us to collect the check.

**Payee Check Cashing.** When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

**Check Cashing for Others.** You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

## 5.3 Other Information

### 5.3.1 Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences. For claims with respect to domestic wire transfers, please refer to section 7.1 *Outgoing Wire Transfers* or in the separate agreement you received when you enrolled in the service.

**Note:** There are exceptions to this 30 Day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

Claims involving outgoing consumer international wires and outgoing international Citibank Global Transfers are governed by special notice provisions for remittance transfers described in section 7.2 *Remittance Transfers* within this Agreement and in the separate funds transfer agreement for these services. Claims involving electronic fund transfers covered by Regulation E (Subpart A) are also governed by special notice provisions described in section 6. *Electronic Fund Transfers*. Please refer to these sections for a description of your rights.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within 1 year (2 years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call the number on the back of your Citibank Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to section 5.3.2 *Substitute Checks and Your Rights*.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

### **5.3.2 Substitute Checks and Your Rights**

**What Is a Substitute Check?** A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

**Your Rights.** The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citi Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.



**Filing a Claim.** If you believe a substitute check you have received from us was improperly debited to your account, please call the number indicated on the back of your Citibank Banking Card or in the Contact Us section of this Agreement. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee)

### **5.3.3 Foreign Currency Exchange**

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit Citi Online or call your dedicated Citi Alliance Relationship Manager or 1-800-756-7050 toll-free within the United States.

Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

**Limitation of Liability.** We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.

## 6. Electronic Fund Transfers

### 6.1 General Information

We provide a variety of Electronic Fund Transfers services for use with your accounts. These services allow you to make or receive deposits, payments, and other transfers by electronic methods, such as with your Citibank Banking Card, by telephone, or by using Citi Online or the Citi Mobile® App. Some services are also subject to and further described in separate agreements that are provided to you when you enroll in that service.

Federal law governs certain types of consumer transactions that are described as electronic fund transfers. Common types of electronic fund transfers include: withdrawals, deposits, transfers and point of sale transactions utilizing your Citibank Banking Card, electronic direct deposits; payments utilizing our Bill Pay service; one-time transfers or payments you initiate by phone, online or via our mobile app; and transfers to or from your account utilizing our automated clearing house service, Inter-Institution service, Instant Payment Service and Zelle®. Electronic fund transfers are governed by the Electronic Fund Transfer Act and Regulation E Subpart A and you are entitled to certain rights and remedies for error resolution as described below.

Federal law also governs outgoing consumer international wire transfers and Citibank® Global Transfers as “remittance transfers”. Under Regulation E Subpart B, you are entitled to certain rights and remedies when initiating a remittance transfer which are described in section 7.2 *Remittance Transfers* as well as in the terms and conditions of the service you received when enrolling in these services.

**General.** Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

**Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services.** At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain Electronic Fund Transfers services based upon security issues and other factors.

#### **Termination of Electronic Fund Transfers Services.**

If you wish to terminate any Electronic Fund Transfers services or no longer wish to use your Citibank Banking Card, call 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

**Unauthorized Use of Access Device.** If an unauthorized person has obtained access to your Citibank Banking Card, your PIN, your Citi Online User ID and password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank Banking Cards.

#### **Our Responsibility to You When Providing Fund Transfer Services.**

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would go over the credit limit on your overdraft line;
3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.



There may be other exceptions stated in our Agreement with you.

### **Your Responsibility to Us When Utilizing Funds Transfer Services.**

This Agreement describes your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your Account. For further information about your rights under Regulation E, please refer to sections 6.4 *Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)* and 6.6 *Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures*.

- For merchant disputes about quality of goods and services for transactions that are fully authorized and properly executed, you are responsible for resolving any disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

## **6.2 Types of Electronic Fund Transfers**

### **6.2.1 Citibank Banking Card**

You can use your Citibank Banking Card for a variety of transactions as described below. Generally, you will receive your Citibank Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive a PIN in a separate mailing. Your PIN is required for all Citibank Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN-based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citi Online or Citi Mobile®.

If you are unable to change your PIN, you may contact the phone number on the back of your Citibank Banking Card to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call the phone number on the back of your Citibank Banking Card to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys.

**Renewal/Cancellation of your Citibank Banking Card.** We will automatically send you a new Citibank Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank Banking Card at any time and for any reason. To do so, cut your card in half and notify us by contacting the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. You agree to return the Citibank Banking Card to us upon request.

You may be assessed fees for using non-Citibank ATMs at locations — please refer to *Appendix 1: Fee Schedule*. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. As a Citi Alliance client, you will be reimbursed for these fees.

## ATM Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs at the number on the back of your Citibank Banking Card. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

Please refer to the *Citi Alliance Monthly Service Fee and Non-Citi ATM Fee Chart* on page 5. For fees imposed when withdrawing cash from your linked Citibank credit accounts (including credit cards), refer to your applicable customer agreement for the credit account.

**ATM Withdrawal Posting Cut-Off Times.** For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time) or on non-Business Days will post to your account on the following Business Day.

### **Point-of-Sale (POS) Transactions.**

**“PIN Based” Transactions.** You can use your Citibank Banking Card to purchase goods or services from merchant locations in the United States accepting Interlink®, Maestro® or Cirrus® by authorizing these transactions using your PIN.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

**“Signature-Based” Transactions.** You can also use your card to purchase goods or services and/or receive cash from locations that accept MasterCard® or Interlink. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank Banking Card are deducted from your primary linked checking account.

**Authorizations.** When you use your Citibank Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or until we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

Citibank Banking Card Transaction Limits

Limits may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card. The number of cards issued to a Citi Alliance account customer does not affect the maximum withdrawal limit per account.

We reserve the right to change limits or to suspend or discontinue operation of certain Electronic Fund Transfers services at any time based on security or other factors. We also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

	Citi Alliance Limits
Signature Purchase Limit	\$25,000 per account per Business Day
PIN Based Purchase Limit	\$25,000 per account per Business Day
Cash Withdrawal Limit	\$2,000 per account per Business Day
Person to Person Payments / credit	Send \$1,000 per day up to \$10,000 per month
	Receive \$2,500 per day up to \$10,000 per month
Business or government to person credits only	Receive up to \$50,000 per month

Your maximum purchase limits on your Citibank Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

You may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

**Transactions Made Outside of the United States and its Territories.** We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citi Alliance accounts.

**Transactions done in foreign currency.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank’s procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.

- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

### 6.2.2 Bill Payments

- You can make payments to third parties by calling the number on the back of your card or on Citi Online or on Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel one scheduled bill payment or a series of recurring payments to the same merchant, you must do so by 11:59 PM Eastern Time on the day prior to the next scheduled payment date. You can cancel a payment via Citi Online or by calling 1-800-374-9700. (TTY: We accept 711 or other Relay Service). If you call the number on the back of your card, a representative will be able to assist you whether the bill payment was scheduled via phone or via Citi Online or Citi Mobile.
- If a bill payment is made by check, a stop payment order can only be accepted under certain circumstances. Refer to section 5.2.5 *Stop Payment Orders (Checks)* for more information about stop payment requests on Citibank Official checks. You cannot stop payment on electronic bill payment once that payment has been issued by Citibank.
- Your Citibank account statement will include all bill payment transactions. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989 or call the phone number on the back of your Citibank Banking Card or the Citi Alliance Service Team (TTY: We accept 711 or other Relay Service).
- A pre-authorized bill payment can be reviewed online or by calling the Citi Alliance Service Team or your dedicated Relationship Manager. If you believe there is an unauthorized bill payment on your account, please contact your Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.
- There is no monthly charge or transaction fee for paying your bills using Citi Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If you are using your account to make pre-authorized payments to a person or company and these payments vary in amount, it is the responsibility of that person or company to notify you of the amount and date of next payment. You should contact the payee and/or service provider, and not Citibank, regarding your options for receiving this notice.

Bill Payment Limits		
	Citi Alliance Limits CBOL/MBOL	Citi Alliance Service Team or Interactive Voice Response (IVR)
Daily Transaction Limit	\$50,000	None
Single Transaction Limit	\$50,000	\$50,000

**Electronic Check Conversion.**

You may authorize a merchant or other payee to process an electronic transfer from your account using the information from a paper check that you have issued to that merchant or payee to make a payment or pay for a purchase.

**6.2.3 Internal Transfers Between Linked Accounts**

You can transfer funds between your linked Checking account and Savings account and any linked credit card account using Citi Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM. You may also transfer funds between your linked Checking accounts and Savings accounts on Citi Online, Citi Mobile® or CitiPhone Banking®. You can transfer funds between your linked Checking, Savings or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements.

**Automatic Transfers.** You can set up automatic transfers between your linked Checking and Savings accounts on a weekly, every-other-week or monthly basis. Examples include monthly transfers of interest earned on your savings account to your Citi Alliance Checking account.

**6.2.4 Citibank® Global Transfer Service**

You can use make transfers from your eligible Citibank® checking or savings account to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or to receive funds into your account from another Citibank customer in the U.S. using Citi Online or Citi Mobile to the minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for sending or receiving a Citibank® Global Transfer. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient’s account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient’s account. The transfer will be made in the currency of the foreign recipient’s account. Citibank’s exchange rate includes a commission for the conversion service. Please refer to section 7.2 *Remittance Transfers* for information about claims or inquiries regarding a consumer international Citibank Global Transfer transactions.

**Destinations.** We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained by calling the Citi Alliance Service Team or on Citibank Online. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager.

**Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel  
(transfer limits are stated in U.S. dollars):**

Your Citibank® Global Transfer Service transfer limits may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

	Citi Alliance Limits
Citi Online	
Daily Transfer Limit	\$100,000
Citi Mobile®	
Daily Transfer Limit	\$100,000
Citi Online   Citi Mobile®	
Weekly Transfer Limit	\$150,000

### 6.2.5 Institution Transfer (IIT) Service

You can use the Inter-Institution Transfer Service to request a transfer of funds through Citi Online: (1) from an eligible Citibank account owned by you to a verified account you own at another financial institution in the United States; or (2) from a verified account you own at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute your transfer request, but other methods of transfer may also be used. All transfer requests using this service are subject to and further described in the Inter-Institution Transfer Service agreement you received when you enrolled in the service. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service but we reserve the right to change the fee schedule for the use of this service. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

**Cancellation of transfer requests.** If you want to stop (cancel) a scheduled transfer or a series of scheduled transfers to the same external account, you must do so by 9:30 PM Eastern Time on the day prior to the next transfer date. You can cancel through Citibank® Online or by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. Please refer to section 6.3 *Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)* and section 6.4 *Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)* for additional information. Please note that if you request cancellation of one in a series of scheduled transfers, that cancellation will be effective as to all subsequent transfers to or from that external account. You will need to set up your transfer request again if you wish to resume recurring transfers to or from that external account.

### 6.2.6 Zelle®

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person. You will be responsible for any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

## 6.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)

You may place a stop payment on (cancel) pre-authorized recurring transfers from your Account through Citi Online or by calling the Citi Alliance Service Team. To reach the Citi Alliance Service Team, please call the phone number on the back of your Citibank Debit Card or contact your dedicated Citi Alliance Relationship Manager. We must receive your request at least three (3) Business Days before the transfer is scheduled to be made. If you request a stop payment by phone, we may also ask you to confirm your request in writing within two (2) weeks. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. If you have instructed us to stop payment on a scheduled transaction at least 3 Business Days before the transaction is scheduled to be made and we do not do so, we will pay for your losses or damages.



## Tips to keep your accounts and information safe

- **Be on the lookout for scammers who try to impersonate Citi Employees.**  
*Remember, Citi will never call and ask you to share your password, username or one-time passcode.*
- **Don't share personal information with someone you don't know.**  
*Be suspicious of unexpected phone calls, texts or emails that ask you for personal information such as credit card numbers or passwords. Hang up and call or chat directly with Citi customer support.*
- **Be suspicious of false urgency.**  
*Scammers often try to convince you that a situation is urgent and you have to act now.*
- **Watch out for fake Citi SMS texts.**  
*Citi may email, text or call you if we detect unusual account activity, but we will never send you an SMS text from a 10-digit phone number or SMS text from an email address.*
- **Be wary of requests to transfer money to yourself.**  
*Request to transfer money to yourself may actually result in money being transferred to a fraudster's account.*
- **Use only Citi-owned contact methods.**  
*When conducting business with Citi, use Citibank Online, the Citi Mobile® app or reach out to customer support via the number on your account statement or on the back of your card.*

For more information on how to protect yourself from scammers, visit [www.citi.com/fraudprevention](http://www.citi.com/fraudprevention).

If you place a stop payment on recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank may debit your account for subsequent transactions initiated by that originator (payee).

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the scheduled transfer;
- The exact amount (dollars and cents); and
- The payee's name.

**Please note:** If the information is not exactly correct, we may not be able to identify the transaction and a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will be effective as to subsequent withdrawals/ payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

**Checks converted to electronic transactions.** If you believe a check you have written has been converted to an ACH transfer and you would like to place a stop payment you should place a stop payment on both the check and also the ACH transfer. Please contact us by calling the phone number on the back of your Citibank Banking Card and inform us that you have a check that you believe was converted to an electronic transaction for which you would like to stop payment.

## 6.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)

You may request that we stop payment (cancel) on a one-time future-dated ACH transfer originated by Citi from your Account provided we receive your stop payment instruction by 11:59 PM Eastern Time on the day prior to the scheduled payment date. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. You will need to accurately provide us with a description of the following: your account number; the date of the scheduled transfer; the exact amount (dollar amount and cents) of the transfer; and the name of the payee. If you do not provide us with accurate information and we are unable to identify the transaction, the stop payment may not be effective.

**Please Note:** We will not be able to place a stop payment on a one-time future dated ACH debit transfer that is originated by an external payee and received by Citi. You will need to contact your payee to notify them that you have revoked your authorization for the transfer.

## 6.5 Unauthorized Transactions: Notice and Error Resolution Procedures

### Notice and Error Resolution Procedures for Lost or Stolen Citibank Banking Cards or Other Access Devices and Unauthorized Electronic Transactions.

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call the number on the back of your Citibank Banking Card.

Please remember that your Citibank Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number located in the Contact Us section of this Agreement. For TTY: We accept 711 or other Relay Service. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

**California.** Within this section, the paragraph above describing liability up to \$500 shall not apply.

**New York.** Within this section, your liability for the unauthorized use of your Citibank Banking Card shall not exceed \$50.



**Citibank® Banking Card Zero Liability Protection.** If your Citibank Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- i. \$0
  - If you report the loss or theft of your card promptly upon discovery of such loss or theft;
  - and you exercised reasonable care in safeguarding your card from the risk of loss or theft;
  - and the account to which transactions initiated with your card were posted is in good condition; or
- ii. The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

**Contact in Event of Unauthorized Transfer.** If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## 6.6 Other Electronic Fund Transfer Errors: Notice and Error Resolution Procedures

### **Error Resolution and Notice Procedures for other types of Electronic Fund Transfer Errors.**

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**NOTE:** If the error concerns an ATM network transaction, be sure to contact Citibank not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number (if any)
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
3. Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

## 7. Other Fund Transfer Services

### 7.1 Outgoing Wire Transfers

The following terms apply to any wire transfer requests we receive to transfer funds from your account to an account maintained at another institution. In addition to the information provided here, please refer to the separate funds transfer agreement governing the terms of service for transfers made using Citi Online or the Citi Mobile App. Please note that outgoing international transfers from a consumer account are also governed by special provisions regarding disclosures you receive and error resolution rights as more fully described in section 7.2 *Remittance Transfers* of this Agreement. Before utilizing our wire transfer services, please read the following important tips for wire transfer safety.

#### **General Tips for Wire Transfer Safety.**

Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- **Know Who You are Dealing With** — Do not send funds to an individual or business you don't know personally.
- **Verify your Wire Transfer Instruction** — Check the information you include on a wire transfer instruction to verify the information is correct.
- **Verify the legitimacy of what you are paying for** — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- **Be Cautious of any Recipient Claiming Urgency** — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

**Debit Authorization.** When we receive a funds transfer request, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request.

**Reliance by Citibank.** Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as "BIC" or "SORT") identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request.

**Security Procedures.** When we receive a request for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. This procedure depends on the means by which a funds transfer request is received and may entail a telephone call, email, text or other form of communication. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. You agree to our use of the applicable security procedure and agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above. You also understand that the security procedure is not designed to determine whether your funds transfer request is appropriate for you.

**Transfer to a Beneficiary Bank.** When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. **You understand that payment may be made by the beneficiary bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary.** If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

**Currency of Transfer.** Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

**Delays or Non-Execution of Funds Transfers.** We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**Rejection of a Funds Transfer Request.** We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

**Cancellation/Amendment of Domestic Funds Transfer Request.**

You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section *7.2 Remittance Transfers*) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, Citibank will convert your returned funds in U.S. dollars to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions.

**Applicable to claims or questions with respect to Domestic Wire Transfers.** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

**Limitation of Liability.** Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

**Applicable to claims or questions with respect to Consumer International Transfers.** Please refer to section *7.2 Remittance Transfers* for a description of your error resolution rights.

## 7.2 Remittance Transfers

Remittance transfers are outgoing international wire transfers or international Citibank Global Transfers initiated from a consumer account in the U.S. to a beneficiary outside the U.S. and its territories. When you send a remittance transfer, you will be provided with a disclosure describing your transaction details and are an explanation regarding additional rights you are entitled to under federal regulation. The following summarizes your right to cancel/amend your remittance transfer request as well as your right to assert a claim or make an inquiry regarding your remittance transfer:

**Cancellation/Amendment of Remittance Transfer Request.** Remittance transfer requests may be cancelled for a full refund or amended provided you cancel or amend your request within thirty (30) minutes of our receipt of your authorizing payment for the transfer unless the funds have been picked up or deposited. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph “Cancellation/Amendment of Domestic Funds Transfer Request” will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into Citi Online or the Citi Mobile App. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citi Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help us identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

### **Error Resolution Procedures: Remittance Transfers.**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

## 8. Additional Important Terms and Information

### 8.1 Legal Process

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

### 8.2 Security Interest

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner.

### 8.3 Right of Setoff

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, money purchase plan or profit sharing plan, and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.



## 8.4 Indemnification

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

## 8.5 Limitation on Time to Sue or Arbitrate

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

## 8.6 Limitation of Liability

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this *Limitation of Liability*.

In connection with any transaction or service provided under this Agreement, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

## 8.7 Citibank Affiliates

Citibank, N.A. affiliates referred to in this Agreement include, but are not limited to:

Citigroup Global Markets Inc. (CGMI), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc. CGMI offers investment products and services, including through the following lines of business:

Citi Personal Wealth Management is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.



## 9. Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

### **Covered Disputes.**

You or we may arbitrate any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims.

Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank Banking Card or Citibank Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

**Arbitration Limits.** Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won’t initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

**How Arbitration Works.** Arbitration shall be conducted by the American Arbitration Association (“AAA”) according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed (“AAA Rules”), except where those rules conflict with this arbitration provision. You can obtain a copy of the

AAA Rules at the AAA's website ([adr.org](http://adr.org)) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

**Paying for Arbitration Fees.** We'll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney's fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

**The Final Award.** Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

**Survival and Severability of Terms.** These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

**Rules for Rejecting This Arbitration Provision.** You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.

## Appendix 1: Fee Schedule

The following Checkbook Order Fee, Safe Deposit Fee, Fee Chart, and Wire Transfer Fee Chart are known as the “Fee Schedule.” Unless otherwise stated, all fees described in the Fee Schedule are charged to the account associated with the product or service.

**Checkbook Orders.** Fees will be charged for standard and Non-Standard checkbook orders. “Non-Standard Checkbook Orders” include non-standard design, non-standard lettering, non-standard cover and non-standard logos. Fees for standard design checkbooks are waived in Citi Alliance. Fees for non-standard checkbook orders will be charged for Citi Alliance.

**Safe Deposit Box fees.** Pricing varies per size per location. Please refer to your Safe Deposit Box Agreement for applicable fees. Sales tax may be assessed depending on your box location. If applicable, please refer to drilling fees and lost/replacement keys disclosed at the time of service.

**Payment.** At the time you open a Safe Deposit Box, the first-year rental fee must be paid by cash or check or as a one-time debit from a chosen transaction account. At renewal, the annual rental fee will be paid either via direct debit authorized by executing a direct Debit Authorization Form or by paying with cash or check in a branch. Customers who open a new Safe Deposit Box must own a Checking account or a Savings account and arrange for annual rental fee payments by executing a Direct Debit Authorization Form (“Direct Debit”). Pursuant to your renewal notice, a late fee may apply if you do not pay your Safe Deposit Box fees timely.

**Direct Debit benefit.** Deposit customers who own a Checking account or a Savings account, may be eligible for a 10% Safe Deposit Box fee discount if they pay their Safe Deposit Box Fee with a Direct Debit

Fee Chart	
Account Fee Description	Citi Alliance Fees
Bond Coupon Redemption (per series)	Waived
Checkbook orders <i>Fees for standard design checkbooks are waived in Citi Alliance. Fees for non-standard checkbook orders will be charged for Citi Alliance. Non-standard checkbook orders include non-standard design, non-standard lettering, non-standard cover and non-standard logos.</i>	Waived
Citibank® Global Transfer Service <i>For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to section 6.2.4 Citibank® Global Transfer service.</i>	No Transfer Fee
Clerical Research (per hour, one – hour minimum)	\$25.00
Collection of Checks Drawn on Foreign Bank <i>Additional fees may apply as a result of fees charged for collection of the item by other institutions</i>	\$30.00
Consular/Verification Letter	Waived
Copy of Cancelled Checks <i>Described on your bank statement as: Fee for Photocopying</i>	Waived
Expedited Domestic Delivery of Replacement Debit Card <i>Described on your bank statement as: Expedited Card Fee.</i>	Waived
Fee for Pin Mailer: Domestic Standard <i>Described on your bank statement as: Fee for PIN Mailer.</i>	No Charge

Account Fee Description	Citi Alliance Fees
Fee for Pin Mailer: Domestic Expedited <i>Described on your bank statement as: Fee for PIN Mailer.</i>	Waived
Fee for Pin Mailer: International Expedited <i>Described on your bank statement as: Fee — International Express PIN</i>	Waived
Foreign Currency Exchange: \$1,000 and over <i>Described on your bank statement as: Foreign Currency Fee.</i>	No Charge
Foreign Currency Exchange: under \$1,000 <i>Described on your bank statement as: Foreign Currency Fee.</i>	Waived
Foreign Exchange Fee <i>Described on your bank statement as: Foreign Transaction Fee. Fee applies to transactions made outside the U.S. and Puerto Rico using your Citibank® Banking Card and when you use your card to purchase goods or services in a foreign currency or in U.S. Dollars with a foreign merchant (a “Foreign Transaction”). Foreign Transactions include Internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. Transaction amount includes credits and reversals.</i>	Waived
Interim Statement	Waived
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00
Miscellaneous Copies (Fee for Photocopying) (IRS Forms 1099, Deposit Ticket, etc.) <i>Described on your bank statement as: Fee for Photocopying.</i>	Waived
Money Order for Customers	Waived
Official Check	Waived
Overdraft Protection Transfer Fee for Safety Check	Waived
Safe Deposit Box Annual Rental	Varies
Statement Copy (previous month)	Waived
Stop Payment Request <i>Applies to Personal Checks, Official Checks, and Money Orders</i>	Waived

## Wire Transfer Fee Chart

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Wire Transfer Fee Description	Citi Alliance Fee
Wire Transfer — Incoming Domestic and International <i>This fee will be described on your bank statement as: Service Charges Incoming Wire Fee</i>	Waived
Wire Transfer — Outgoing Online Domestic “Online” refers to self-service wires sent via Citi Online or Citi Mobile®. <i>This fee will be described on your bank statement as: Fee for Domestic Funds Transfer.</i>	Waived
Wire Transfer — Outgoing Domestic — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$35.00
Wire Transfer — Outgoing Online International (U.S. Dollars) “Online” refers to self-service wires sent via Citi Online or Citi Mobile®.	Waived
Wire Transfer — Outgoing Online International (Foreign Currency) “Online” refers to self-service wires sent via Citi Online or Citi Mobile®. <i>The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.</i>	Waived
Outgoing International — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$45.00

# Appendix 2: Funds Availability at Citibank

This section will help you determine when deposits to your Checking accounts and Savings account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

**Our General Policy.** Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier’s checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to Longer Delays May Apply for a description of these longer delays.

**Determining the Date of Deposit.** The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30 PM Central Time) are considered received that day. Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:

Citibank

Check Ops – Bank by Mail

P.O. Box 769009

San Antonio, TX 78245

For overnight mail:

Citibank

Check Ops – Bank by Mail

100 Citibank Drive Bldg 3

San Antonio, TX 78245

**Government Checks, Cashier's Checks and Other Special Types of Checks.** Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

**Longer Delays May Apply.**

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

**Example**

- If you deposit a check (or multiple checks on any given day) that total(s) \$10,000
- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- **Doubt of collectability**-If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations**- If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.



**Special Rules for 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 one. For the first 30 days your new account is open, the following special rules apply.

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits
- Cash
- Government checks, Cashier's checks, and other special types of checks (as defined above)
- For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

**Collection Items.** We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Fee Schedule.

**Holds on Other Funds.** If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback.** The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy.** We will notify you of any change(s) to our funds availability policies as required by applicable law.



## Appendix 3: Definitions

When used in this Agreement:

**“Access Device”** means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”), one time password (OTP) and the User ID and password you use to access Citi Online and CitiMobile®.

- **“Citibank ATM Card”** means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, please refer to section 6. *Electronic Fund Transfers*.)
- **“Citibank Banking Card”** means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.
- **“Citibank® Debit Card”** means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

Your **“Available Now” balance** is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance.

**“Automated Clearing House Network”** (“ACH Network”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

**“Automated Clearing House debits”** (“ACH debits”) are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

**“Average Monthly Balance”** is the summation of the End of Day Available Now balances for an account across a calendar month divided by the number of days in that month.

**“Bill Payment”** means an individual or recurring bill payments made through the phone number on the back of your Citibank Banking Card (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citi Online, and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

**“Business Day”**, when referring to Citibank, means 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. For purposes of determining the Business Day for requests to open accounts, please refer to section 4. *Opening and Closing Accounts*. For funds availability purposes, please refer to *Appendix 2: Funds Availability at Citibank*.

**“Direct Deposit”** means an Automated Clearing House (ACH) credit posted to your account. A Direct Deposit may include payroll, pension, state or federal payments (including social security), from your employer or outside agency. Forms for establishing direct deposits can be obtained at any Citibank branch or through Citi Online.

**“Electronic Funds Transfers”** (“EFT”) means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers
- International wire transfers from a consumer account
- Automated Clearing House (ACH)
- Instant Payments
- Zelle® Transfers
- Point-of-Sale (“POS”) transactions
- ATM transactions
- Direct deposit or withdrawal of funds
- Transfers initiated by telephone.

The following types of transfers are not electronic fund transfers: transfers related to bona fide trust and custodial accounts, domestic wire transactions including Fedwire, book entry, CHIPS, SWIFT, telex and similar network transactions; and transfers to cover overdrafts such as Safety Check transfers.

An **“Enhanced Direct Deposit”** (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your Checking or Savings account. An EDD also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an EDD.

**“Mobile Check Deposit”** means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

**“Network ATM”** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

Your **“On Deposit” balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

**“Point-of-Sale”** (“POS”) means a Citibank Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, please refer to section 6. *Electronic Fund Transfers* of this Agreement.)

**“Proprietary Citibank ATM”** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

**“Remotely Created Check(s)”** means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you).

## Contact Us

You can contact us by logging into Citi Online, using the Citi Mobile App, calling your dedicated Citi Alliance Relationship Manager, or by calling the Citi Alliance Service Team at 1-833-792-0639. For Citi Alliance account opening, call the Citi Alliance prospect line at 1-833-561-1351.

For TTY: We accept 711 or other Relay Service.

To call collect from outside the U.S.:

1-210-677-0065

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

# Citi Alliance® Signature Card

(Reference Copy)



Date: FIMP: CITIBANK, N.A. ACCOUNT

Account Title:

Address:

Account Number(s):

Name/Signer	Card

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including the *Citi Alliance Consumer Deposit Account Agreement* and/or any applicable loan note(s) or agreement(s), and (2) understand and acknowledge that, if applicable, such note(s)/agreement(s) provide that any dispute between us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week.  
Also visit us at [citibank.com/locations](https://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

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

Interlink is a U.S. payment network owned and operated by Visa. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.



# Amendments to the Citi Alliance® Consumer Deposit Account Agreement, February 13, 2024 Edition



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

Last Updated 02/08/2024

## EFFECTIVE DATE: IMMEDIATELY

**AMENDMENT: FOR CLARIFICATION OF EXISTING PRACTICES AND EFFECTIVE IMMEDIATELY, THE FOLLOWING UPDATE IS MADE TO THE CITI ALLIANCE® CONSUMER DEPOSIT ACCOUNT AGREEMENT:**

The “If you close your Account” paragraph below is added as a third paragraph to the 4.2 “Closing a Deposit Account” section of the Citi Alliance® Consumer Deposit Account Agreement:

### **If you close your Account**

If you close your account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

## EFFECTIVE DATE: NOVEMBER 28, 2023

**AMENDMENT: EFFECTIVE NOVEMBER 28, 2023, THE FOLLOWING CHANGES ARE MADE TO THE CITI ALLIANCE® CONSUMER DEPOSIT ACCOUNT AGREEMENT**

1. The “How to Apply” section within the 2.2.2 “Citi Alliance Savings Account” section of the *Citi Alliance® Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

### **How to Apply**

Citi Alliance Savings account applications are available digitally using a dedicated referral link or over the phone by calling a Citi Alliance Relationship Manager at 1-833-561-1351. TTY: We accept 711 or other Relay Service. Although a Citi Alliance Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Alliance Savings account.

2. The fifth paragraph within the “Savings Account APYs and Interest Rates” section within the 2.3 “Rate Information and Interest Calculation for Savings accounts” section of the *Citi Alliance® Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

Every Citi Alliance Savings account is assigned to a Rate Region at the time of account opening. The Citi Alliance Rate Sheet provided at the time of account opening will identify the account’s Rate Region. Citi reserves the right to assign the same Annual Percentage Yield and interest rate to all Rate Regions. For a Citi Alliance Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

- a. Applicable promotion;
- b. Account balance<sup>2</sup>

Please refer to the Citi Alliance Rate Sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

3. The second paragraph within the “Governing Law” section within the 4.1 “Opening a Citi Alliance deposit account” section of the *Citi Alliance® Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

Your Governing State is determined by the residential address (not your mailing address) you provide when opening your account. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State.



4. The “Rate Region” section within the 4.1 “Opening a Citi Alliance deposit account” section of the *Citi Alliance® Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

**Rate Region.**

Every deposit account is assigned to a “Rate Region.” The Rate Region is used to determine the APY an interest rate applicable to Citi Alliance Savings accounts. Citi reserves the right to assign the same Annual Percentage Yield to all Rate Regions for Citi Alliance Savings accounts.

We will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- b. If you use a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

**EFFECTIVE DATE: NOVEMBER 4, 2023**

**AMENDMENT: EFFECTIVE NOVEMBER 4, 2023, THE CLERICAL RESEARCH FEE IS WAIVED FOR THE CITI ALLIANCE ACCOUNTS.**

As a result, the *Citi Alliance® Consumer Deposit Account Agreement* is amended as follows:

Effective November 4, 2023, the following fee on the chart titled “Fee Chart” is revised as follows:

Account Fee Description	Citi Alliance Fees
Clerical Research (per hour, one – hour minimum)	Waived

**All other terms and conditions of the *Citi Alliance® Consumer Deposit Account Agreement* remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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

# Citi Alliance® Savings Account Rates <sup>1</sup>



California Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.



# Citi Alliance® Savings Account Rates <sup>1</sup>



## Connecticut Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



## District of Columbia Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



Greater Florida Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



Greater Miami Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



Greater Illinois Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term "Citi Savings" on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



Greater Chicago Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



## Maryland Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



## New Jersey Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term "Citi Savings" on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.



# Citi Alliance® Savings Account Rates <sup>1</sup>



## Nevada Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



New York Metro Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



National Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



National Rate Region (GA/SC/TN)

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term "Citi Savings" on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



## Texas Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# Citi Alliance® Savings Account Rates <sup>1</sup>



Virginia Rate Region

Accurate as of 02/13/2024

Money Market Products		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0 - \$24,999.99	\$0	3.00%	2.96%
	\$25,000 +		4.50%	4.40%

<sup>1</sup> Citi Alliance Savings accounts are a form of Citi Savings account. You may see the term “Citi Savings” on your Citi Alliance Account Statements, but savings accounts on Citi Alliance Account Statements are Citi Alliance Savings accounts.

The Annual Percentage Yield (APY) and Interest Rate (collectively referred to as rates) and product information are accurate as of the date issued. Rates are variable and subject to change at any time. Annual Percentage Yield is a percentage rate reflecting the total amount of interest paid on an account, based on the current Interest Rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. The Interest Rate is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. Fees could reduce earnings. APYs and interest rates are based on your Citi Alliance Savings account balance. We may assign the same rates to more than one balance range. See the Citi Alliance Consumer Deposit Account Agreement for balance ranges. Citi Alliance Savings accounts are available in all Citi Alliance markets. For current rates, please call the Citi Alliance Client Services Team at 1-833-792-0639 (TTY: We accept 711 or other Relay Service). Additional account information is contained in the Citi Alliance Consumer Deposit Account Agreement, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. Rates apply to Citi Alliance accounts and are not available to Citibank branch customers.

# CitiBusiness<sup>®</sup> Client Manual

U.S. Markets

Effective November 30, 2016



# Contents

<b>General Information</b>	<b>3</b>	<b>Account Transactions</b>	<b>29</b>
Definitions	3	Deposits	29
Customer Service	4	Deposits Subject to Verification/Count	29
Fees and Charges	5	ACH Provisional Credits	30
Amendments/Changes to this Manual	5	Transfers	31
Special Services for Persons with Disabilities	5	Wire Transfers	31
Opening an Account	5	Withdrawals	33
Closing an Account	6	<b>Electronic Banking</b>	<b>37</b>
Transferring Ownership and Assignments	6	CitiBusiness Online and Citibank Online for Small Business	37
Special Circumstances	6	The Citibank Banking Card/CitiBusiness Debit Card	37
FDIC Insurance	7	Account Inquiries	38
Legal Processing	8	Borrow	38
Verifying Information	8	Cash Withdrawal	39
Consumer Reporting Agency Information	8	Deposits	39
Our Relationship	9	Loan Payments	39
Indemnity and Limitation of Liability	9	Transfers	39
Governing Law	9	Transaction Records	40
Foreign Account Tax Compliance Act (FATCA)	9	Point-of-Sale Transactions	40
<b>Resolutions of Disputes/Arbitration</b>	<b>10</b>	Transactions Made Outside the U.S. and Puerto Rico	41
<b>CitiBusiness Checking Accounts</b>	<b>13</b>	Errors and Problem Resolution Procedures	41
Checking Account Plans	13	Unauthorized Transactions	42
Managed Account Services	15	Citibank Banking Card/CitiBusiness Debit Card Banking Security Tips	42
Opening an Account	16	<b>ERISA Section 408(b)(2) Disclosure Document</b>	<b>44</b>
Account Activity Information	17	<b>CitiBusiness Service Center</b>	<b>46</b>
<b>CitiBusiness Savings, IMMA and CDs</b>	<b>18</b>		
CitiBusiness Savings Account	18		
CitiBusiness Insured Money Market Account	19		
CitiBusiness Certificates of Deposit Accounts	20		
<b>Overdraft Protection</b>	<b>24</b>		
<b>Citibank's Standard Funds Availability Policy (All Marketplaces)</b>	<b>26</b>		
General Information	26		
Standard Funds Availability Schedule	27		
Exceptions to Citibank's Standard Funds Availability Policy	28		



# General Information

Thank you for opening a CitiBusiness® Account with Citibank. When you open an account, you agree to abide by the rules and regulations governing that account. While some of the information, rules and regulations are contained in this CitiBusiness Client Manual (sometimes referred to as “Manual”), others can be found in the other agreements and documents we give you at the time you open particular accounts. By opening and maintaining an account, you agree that this Manual will operate as an agreement between you and Citibank, and that you are subject to the arbitration agreement set forth herein. Please read all of these sources carefully. For important information concerning account fees and charges and the availability of funds from your deposits, please refer to “Citibank’s Standard Funds Availability Policy” on page 26 and the separate brochure entitled CitiBusiness Schedule of Standard Fees and Charges provided with this Manual. If a service we offer has a separate agreement, and there is a conflict between the terms of this Manual and the separate agreement, the separate agreement will apply.

Your CitiBusiness Client Manual does not contain information relating to other more specialized services such as investment services through Citigroup Global Markets Inc., (“CGMI”), member SIPC, and an affiliate of Citibank, or services provided through CitiBusiness Online. For information regarding products or services that are no longer offered, please consult your original account agreements.

This CitiBusiness Client Manual applies to accounts in the geographical area where you open your account. Citibank deposit accounts maintained in other geographic areas throughout the U.S. and the Commonwealth of Puerto Rico cannot be linked for pricing or statements.

## Definitions

“Authorized Signer” means a person with actual or apparent authority by your business to perform transactions on your accounts and enter into agreements for banking services whether by signing account signature cards or the Business-General Deposit Resolution (or another resolution or other form of authority we accept) or with delegated authority by those signing these documents such as a CitiBusiness Online System Administrator.

“Business Day” means 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 may vary from Branch to Branch, and is posted in each Branch. For a definition of business day as to the availability of deposits you make, please refer to “Citibank’s Standard Funds Availability Policy” on page 26.

“Citibank ATM Card” means a Citibank Banking Card that may be used at ATMs and Point of Sale (“POS”) merchants for PIN purchases (see the “Electronic Banking” section of this Manual).

“Citibank Banking Card” means a card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank Debit Cards. We may also refer to this card as a Citibank Card or Citi Card in promotional and other materials.

“CitiBusiness Debit Card” means a Citibank Banking Card bearing a MasterCard® Brand Mark on its face that may be used at ATMs and Point of Sale (“POS”) merchants to make either PIN OR Signature purchases (For more information, refer to the “Electronic Banking” section of this Manual).

“Home Branch” means the Branch where you opened your account or to which you transferred your account.

“Network ATM” means an automated teller machine (“ATM”) other than a proprietary Citibank ATM that is operated by or on behalf of a financial institution that is a member of a qualifying payment processing network including ATMs bearing the MasterCard®, Maestro® or Cirrus® marks.

“Proprietary Citibank ATM” (also referred to as “Citibank ATM”) means an envelope free (image) ATM that is owned or operated by Citibank, generally found in Citibank branches.

“We,” “us,” “our,” and “Citibank” mean Citibank, N.A. The words “you” and “your” refer to the business or professional entity opening a CitiBusiness Account and/or its authorized representatives, as appropriate.

## Customer Service

### Changing Your Account Records

It is important that your account records be kept up to date. Please inform us of any change in your business address or your electronic mail address. Be sure to change the address on all of your accounts. If you fail to do so, we shall not be liable for errors, debits or charges to your account resulting from such failure.

### Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if deposits are recorded in the wrong amount or items you deposit are returned unpaid. We may elect, in our discretion, not to make an adjustment to your account to correct an error which you or a third party (e.g., another financial institution) cause if the adjustment is less than \$5.00 or our cost to make the adjustment is greater than the amount in question.

You have a responsibility to review your account statements in a timely manner and to notify us promptly of any errors. You must notify us in writing within 30 days after we send or make available to you your account statement and accompanying items of any errors, discrepancies, or unauthorized transactions. If you fail to do so, we shall not be liable for debits or charges to your account resulting from such errors, discrepancies, or lack of authorization, or for losses resulting from subsequent related occurrences. Note Exception: Automated Clearinghouse ("ACH") transactions may not be covered by the 30 day rule. See below section.

**Unauthorized Electronic Automated Clearinghouse (ACH) Transactions.** You agree to notify us within one business day from the date that an unauthorized ACH transaction posts to or is debited from your account. If you fail to do so, we may not be responsible or liable to you for any such ACH debit or the loss resulting from such debit.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one year after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If, by mistake, funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account to correct the mistake, we may charge your other accounts for the necessary funds.

### Account Statements and Notices

We will send you, by mail to the postal address reflected in our records, periodic account statements that show all of the activity for the statement period, all transactions made with your Citibank Banking Card, all transfers that you authorized in advance, and other information on the account for the statement period.

Your periodic statement will include a summary of your linked account balances and an itemized listing of your transactions by date, including information about the checks presented against your account. We use postage-paid ordinary mail to send you statements or notices to the postal mailing address that is reflected in our records for the account. We may also send notices and other account-related information to you and your Authorized Signers to electronic mail addresses reflected in our records for you and your Authorized Signers.

Regardless of the number of owners of an account, we will only send one statement per account. A notification provided to any of the Authorized Signers of an account shall be deemed to be a notification to you and is considered delivered to you on the date we first place the statement or notice in the mail regardless of whether or not you receive it. You are responsible for providing copies of all statements and other account information to all co-owners of your accounts.

If two consecutive notices and/or statements are returned to us for any reason, you agree that we may hold subsequent account statements and notices until we receive forwarding information from you. Statements and notices held for you will be deemed delivered to you on the date they were prepared (for held statements), mailed (for returned statements), or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined that it is not able to be delivered.

Instead of receiving a paper statement through the mail, you may choose to enroll in our paperless statement service when you manage your accounts through CitiBusiness Online. If you chose to use the paperless statement service, we will make your statement available to you and your authorized users through CitiBusiness Online. Statements will be deemed delivered to you when they are made available through CitiBusiness Online. This service is subject to separate terms and conditions that will be provided to you and accepted by your CitiBusiness Online System Administrator. The paperless statement option may not be available with all accounts.

### **Recording Your Service Requests**

You agree that we may record the conversations our employees have with you or your representative. We do this to monitor the quality of service and accuracy of information our employees give you, and to ensure that your instructions are followed.

### **Fees and Charges**

Citibank applies service charges for its products and services in accordance with the schedule set forth in the CitiBusiness Schedule of Standard Fees and Charges brochure provided with this Manual, as may be updated from time to time. Please consult that brochure for a description of those charges. In addition to all other fees and service charges Citibank may apply for its products and services, Citibank reserves the right to charge an additional deposit-related fee on any account based upon available funds in such account. To the extent such fee is implemented, it will be set forth on the CitiBusiness Schedule of Standard Fees and Charges brochure.

### **Amendments/Changes to this Manual**

We reserve the right to change the rules and regulations governing the accounts and services described in this Manual, which may include adding to them or deleting certain provisions entirely or partially. We also reserve the right to withdraw any product or service described in this Manual at any time. We will revise this Manual from time to time to reflect these changes. Copies of the current Manual will be available at any Branch. We suggest that you keep any notification of changes to this Manual along with the rest of your Citibank account information. Unless otherwise required by law, we may amend this Manual without prior notice to you. If we choose to notify you or are required by law to notify you of changes to this Manual, we may mail or deliver a notice or a statement message, or make available such changes electronically. Certain fees may change without notice to you.

### **Special Services for Persons with Disabilities**

At Citibank, access to services and facilities is available to all clients, including those with vision, hearing or physical handicaps.

- Clients with vision and reading disabilities can get cash and make deposits at our Proprietary Citibank ATM locations via special screen and audio cues. Ask for instructions at your nearest Branch.
- Text Telephone/TTY is available for clients with speech or hearing disabilities through special phone lines to clients seeking service. For service inquiries, the TTY number is 1-800-945-0258.
- By prior arrangement, sign language service can be made available in our Branches.
- Each Proprietary Citibank ATM location features one lowered machine serving the needs of individuals in wheelchairs.

### **Opening an Account**

#### **IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT AT CITI**

To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify, and record information that identifies each person or business that opens an account or establishes a relationship. What this means for you:

**Accounts Opened by Sole-Proprietors:** When you open an account, we will ask for your name, a street address, date of birth, and an identification number, such as a Social Security number, that Federal law requires us to obtain. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.

**Accounts Opened by All Other Businesses:** When you open an account or establish a relationship, we will ask for your business name, a street address and a tax identification number, that Federal law requires us to obtain. We appreciate your cooperation.

You authorize us to disclose this information to affiliates and nonaffiliated third parties as permitted by applicable law.

You can open a CitiBusiness account at any of our branches. The branch you choose is then referred to as your Home Branch. This branch has certain information regarding your business and your business accounts that is not readily available at other branches. Therefore, there may be certain things that you can only do at your Home Branch.

Accounts are opened subject to our ability to identify you and the signatures of each signer on the account. Generally, we require one piece of suitable identification with your signature or photograph on it. When you open an account, we obtain a report from a reporting agency regarding your past handling of banking services. We require a tax identification number for all accounts.

Additional documentation about your business that we may require is determined by the type and nature of business you are operating. Consult with the branch for specific information as to the documentation we require for your business to establish an account.

You are responsible for providing us with amended documents should the information contained in your documentation change. This is especially important if there is a change in the officers or signing authority of your business.

We cannot be responsible for losses you sustain if you fail to inform us of changes in the authority of your representatives to conduct your banking business.

## **Closing an Account**

You may close your account at any time except as stated otherwise in this Manual. The same signatures required for writing checks and making withdrawals are required to close the account.

If you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We reserve the right to close your account at any time with or without cause. We may try to notify you in advance should this be necessary, but we are not obliged to do so. We also reserve the right to close any CitiBusiness account if a zero balance remains for over 45 days.

If we close your account, we will send you a check for your final balance, minus applicable service fees. If your account balance is insufficient to pay applicable fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions conducted prior to account closure will survive the closure of the account.

## **Transferring Ownership and Assignments**

Accounts are not transferrable or assignable except with the permission of Citibank. Public Fund Accounts are transferable, but written instructions are required. Certain Business Accounts may be assigned as collateral for a loan from Citibank or another lender. For the assignment to be effective, we must receive documentation in a form and substance satisfactory to us.

## **Special Circumstances**

### **Restricted Access to Accounts**

There are occasions when access to deposits or property in your safe deposit box is restricted. Funds assigned as collateral, or deposits that are attached in connection with a legal action, are examples of restricted access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our CitiBusiness Safety Check services.

When we receive an order instructing us to restrict access to funds in an account or property in a safe deposit box, we ensure compliance by removing the funds from the account and maintaining them separately or by restricting access to the safe deposit box. These funds will not earn interest and will not be considered as part of your balance in determining account charges.

### **Forfeited Accounts**

If your account is seized by or forfeited to the United States Government or to a state government you no longer have title to the account and the funds in it will no longer earn interest, even if the funds are eventually returned to you.

### **Overdue Debts and Judgments**

The law allows us to use the money from any account held by the business to pay any overdraft or debt that the business owes us. This is called the "Right of Set-Off." In certain situations, we may also have the Right of Set-Off against your individual accounts. For example, we may debit the personal account of a general partner for an obligation owed to us by the partnership. We are not required to give you advance notice of our intent to exercise our Right of Set-Off; if we do take such action, we will notify you afterwards.

### **Dormant Accounts**

Under abandoned property statutes, we must turn over to the state your checking, savings, or matured certificate of deposit accounts if you have not done at least one of the following during a specified period of time:

- Deposited or withdrawn funds or initiated another financial transaction.
- Signed our active account confirmation form.
- Written to us concerning the account.

A time deposit account that has not reached maturity is not considered inactive, but if the account renews automatically, it can become inactive on our records starting after the maturity date.

Please note that the period of inactivity for an account to be considered abandoned property differs by state. The laws of the state of your last known address determine the inactivity period and the manner in which your funds are transferred to the state. Please contact The CitiBusiness Service Center or your Branch if you would like specific information concerning the length of the inactivity period applicable to your account.

### **Accounts of Deceased Persons**

In case of death of an account owner, we will continue to honor checks written on that account until we are notified of the death. Upon notification, we will block the account. By law, and/or our policy, certain documents must be presented to us before funds in such an account can be paid out and the account closed. Please contact the CitiBusiness Service Center at 877-528-0990 or your dedicated service specialist for further information on the type of documentation that would be needed in this situation.

### **FDIC Insurance**

Your Citibank deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to applicable limits. The FDIC website at [www.fdic.gov](http://www.fdic.gov) allows you to determine the amount of your deposits which are insured. For more information, please contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342).

## Legal Processing

You agree that we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid, without any liability from us to you. You agree that if we are served with legal process at any of our Branches or offices, we may comply with it, even if it is served at a location other than where your account was opened. Further, you agree that we may comply with such process as we deem appropriate under the circumstances even if the legal process or document appears to affect the interest of only one owner of the account. In such case, we may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred. Accounts opened with trust or fiduciary designations (e.g., “XYZ, Inc. — Client Trust Account”) may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

You agree that we are entitled to a processing fee, for which you are liable to us, upon receipt of any legal process. We may deduct such fee, as well as any expenses, including without limitation attorneys’ fees, in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees. In addition, you agree that if we are not fully reimbursed for our record research, reproduction and handling costs by the party which served the process, you shall be similarly liable to us. Any garnishment, attachment or other levy against your account shall be subject to our right of setoff and security interest.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys’ fees, associated with our compliance with any legal process we believe to be valid.

You agree that we will not pay and you shall not be entitled to receive interest on any funds we hold or set aside in connection with our response to legal process. Finally, you agree that we may accept and comply with legal process, irrespective of how and/or where it was received even if the law requires any particular method of service.

## Verifying Information

We may verify the information you give us when you open an account. In addition, you agree to allow us to answer any credit inquiries we may receive about your account from other financial institutions. In the event your account is closed for cause, Citibank may report this information, in accordance with applicable law, to a credit bureau.

## Consumer Reporting Agency Information

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

We may report information about you and any joint account owners or authorized signers on the account to a Consumer Reporting Agency. If you disagree with the accuracy of the information that we submit to a Consumer Reporting Agency, please call CitiBusiness Service Center (see the back cover of this Manual for telephone numbers) or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, Texas 78245-9989. We will review our files and respond to you in writing.

## Our Relationship

The relationship created by any deposit shall be that of debtor and creditor. No fiduciary or other special relationship exists between us.

## Indemnity and Limitation of Liability

You are solely responsible for the lawfulness and propriety of your account transactions. You agree to use your accounts solely for lawful and proper business, commercial and other legitimate non-consumer purposes in compliance with all laws applicable to your business and your account transactions (including without limitation and by way of example only, laws applicable to any payroll or similar checks drawn on any account of yours, and laws applicable to any special purpose account such as a trust, escrow, or security deposit account). You agree to indemnify Citibank, its shareholders, affiliates, directors, officers, employees, successors and assigns (collectively, the “Parties”) and agree to hold the Parties harmless from and against any and all losses, payments, damages, costs, expenses (including reasonable legal fees and disbursements), liabilities, claims, actions and suits which the Parties or any of them may suffer or incur arising out of or in any way relating to, directly or indirectly, (i) your failure to furnish us any documentation in form and substance satisfactory to us, (ii) any misrepresentation made by you in connection with your application for any account or in connection with any account you open or maintain, (iii) any inaccuracy of any information provided to us by you or on your behalf, or (iv) our reliance on any agreement or representation made by you or on your behalf or any instruction or authorization issued by you or on your behalf, in connection with your application for any account or in connection with any account you open or maintain. This indemnification shall survive the closure of any account or sub-account you open or maintain.

Except as expressly prohibited by applicable law, neither Citibank nor you shall be liable to the other for any punitive, special, consequential, incidental, or indirect damages, even if the other party was aware of the possibility of such damages. Our liability for a claim will be limited to the face value of an item or transaction improperly dishonored or paid, or the face value of any transaction not properly credited or debited.

## Governing Law

Accounts and services through Citibank are governed by federal law and regulations. To the extent that such laws and regulations do not apply, these accounts and services shall be governed by and be construed in accordance with the laws of the state in which the branch for your account is located, unless a specific agreement states otherwise, or is provided under abandoned property statutes.

## Foreign Account Tax Compliance Act (FATCA)

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

# Resolutions of Disputes/Arbitration

## PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR DEPOSIT, BUSINESS CREDIT ACCOUNT OR BUSINESS CHECKING PLUS ACCOUNT AND THE SERVICES RELATED THERETO. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. IT ALSO INCLUDES A WAIVER OF THE RIGHT TO TRIAL BY JURY.

**Agreement to Arbitrate Disputes.** Either you or we may elect, without the other's consent, to require that any dispute between us, or concerning your Citibank deposit account, Business Credit account or Business Checking Plus account, except those disputes specifically excluded below, be resolved by binding arbitration.

**Disputes Covered by Arbitration.** Any claim or dispute relating to or arising out of your deposit, Business Credit account or Business Checking Plus account, this Manual, this Agreement, or your relationship or dealings with Citibank will be subject to arbitration ("Disputes"). All Disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to such account, including, without limitation, safe deposit box services, wire transfer services, and use of a Citibank Banking Card/CitiBusiness Debit Card. Disputes include not only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to Citibank, but also its parent, affiliates, successors, assignees, employees, and agents and claims for which we may be directly or indirectly liable, even if we are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims made as counterclaims, cross-claims, third-party claims, interpleaders or otherwise. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

**Disputes Excluded from Arbitration.** Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual claim for relief.

**Commencing an Arbitration.** The party filing an arbitration must file it with the American Arbitration Association and follow its rules and procedures for initiating and pursuing arbitration. If you initiate the arbitration, you must notify us in writing at Citibank, C/O Legal Services Intake Unit, 701 E. 60th Street., N., Mail Code 1251, Sioux Falls, SD 57117. If we initiate the arbitration, we will notify you in writing at your last known address on file. You may obtain a copy of the arbitration rules for this forum, as well as additional information about initiating an arbitration by contacting the American Arbitration Association ([www.adr.org](http://www.adr.org)) — (800) 778-7879 (toll free).

The arbitration shall be conducted in the same city as the U.S. District Court closest to your home address, unless the parties agree to a different location in writing.



**Administration of Arbitration.** The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years experience or a retired or former judge, selected in accordance with the rules of the arbitration forum. The arbitrator shall follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those procedures and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing; however, the arbitrator need not provide a statement of his reasons unless one is requested by you or us.

**Costs.** The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all cost and fees from another party if the arbitrator, applying applicable law, so determines.

**No Class Action or Joinder of Parties.** You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction); this is so whether or not the claim may have been assigned.

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

**Arbitration Award.** The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days have passed. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

**JURY TRIAL WAIVER:** FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE AGREE AND UNDERSTAND THAT YOU AND WE ARE BOTH IRREVOCABLY AND VOLUNTARILY GIVING UP THE RIGHT TO TRIAL BY JURY.

**CLASS ACTION WAIVER:** TO THE EXTENT PERMITTED BY APPLICABLE LAW, FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE HEREBY AGREE THAT ANY LITIGATION ARISING OUT OF THESE RULES AND REGULATIONS, RELATING TO ANY DISPUTE BETWEEN YOU AND US OR ANY OF CITIBANK'S EMPLOYEES, OFFICERS, DIRECTORS, PARENTS, CONTROLLING PERSONS, SUBSIDIARIES, AFFILIATES, SUCCESSORS AND ASSIGNS WILL PROCEED SOLELY ON AN INDIVIDUAL BASIS AND WILL NOT PROCEED AS PART OF A CLASS ACTION, AND YOU SHALL NOT SERVE AS A CLASS REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL WITH RESPECT TO ANY SUCH LITIGATION.

**Resolution Of Disputes.** You or we can require that any Disputes be resolved by binding arbitration. If neither you nor we decide to compel arbitration, then all claims and Disputes shall be resolved in court by a judge without a jury, as permitted by law.

**Exception for claims brought in California state court:** If a claim related to a Dispute is brought in a California state court, either you or we can elect to compel the other to have the claim resolved by general reference of the Dispute to a judicial referee under California Code of Civil Procedure Section 638, as provided below. The judicial reference or trial by a judge will take place solely on an individual basis without any joinder of multiple parties' claims or as a form of class or other representative action. A Dispute sent to judicial reference is heard by a single judicial referee, but remains in the court system subject to the same rules of procedure, discovery and evidence and appeal as any court case. The judicial referee will be an active or retired judge or attorney with more than 10 years of experience, chosen by mutual agreement of you and Citibank. If you or we are unable to agree upon a referee within ten calendar days after one of us serves a written notice of intent for judicial reference upon the other, then the referee will be selected by the court in accordance with California Code of Civil Procedure Section 640(b). The judicial referee, sitting alone without a jury, will decide questions of law and fact and will resolve the Dispute. This includes the applicability of this Resolution Of Disputes section and the validity of this Manual. Judicial reference will be governed by California Code of Civil Procedure Section 638 at seq. and the judicial referee will determine all issues in accordance with applicable law and the California rules of evidence. The judicial referee is empowered to provide all temporary or provisional remedies and rule on any motion that would be authorized in court proceedings, including motions for summary judgment or summary adjudication. The award that results from the decision of the referee will be entered as a judgment in the court that appointed the referee, in accordance with the provisions of California Code of Civil Procedure Section. You and we both reserve the right to seek appellate review of any judgment or order to the same extent permitted in a court of law had there been no referral.

**Governing Law.** You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the state governing your account relationship shall apply.

**Severability, Survival.** These arbitration and dispute resolution provisions shall survive:

- i. termination or changes to your deposit, CitiBusiness Checking Plus, CitiBusiness Safety Check or any related services we provide;
- ii. the bankruptcy of any party; and
- iii. the transfer or assignment of your deposit, CitiBusiness Checking Plus, CitiBusiness Safety Check or any related services we provide.

If any portion of this arbitration provision is deemed invalid or unenforceable, it shall not affect the validity of any other of its provisions. No provision of this arbitration provision may be amended, severed or waived absent a written agreement between you and us.

# CitiBusiness Checking Accounts

Citibank offers checking plans that provide the extra convenience of 24-hour banking using your Citibank Banking Card/CitiBusiness Debit Card at any Proprietary Citibank ATM location and cash access at Network ATM machines worldwide. You can also apply for overdraft protection with our CitiBusiness Checking Plus line of credit (CitiBusiness Checking, CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, and CitiBusiness Interest Checking only) or sign up for CitiBusiness Safety Check overdraft coverage. See the “Overdraft Protection” section for information on CitiBusiness Checking Plus and CitiBusiness Safety Check.

## Checking Account Plans

Citibank offers a variety of checking account plans to match your business needs, as listed below:

### Non-Interest-bearing Checking Accounts

The following accounts are our core checking accounts and are all non-interest-bearing.

- CitiBusiness Checking

- CitiBusiness Streamlined Checking

- CitiBusiness Flexible Checking

### Interest-bearing Checking Accounts

The following accounts are interest-bearing accounts: CitiBusiness Interest Checking, CitiBusiness Interest on Lawyer Account (IOLA), Interest on Lawyer Trust Account (IOLTA), and Interest on Trust Account (IOTA)

### Important Information about Interest-bearing Checking Accounts

Citibank reserves the right, in its sole discretion, based upon its determination of market conditions, to discontinue paying interest on any interest-bearing accounts upon 60 days notice to you.

### CitiBusiness Interest Checking

This demand deposit (DDA) checking account pays interest compounded daily, on the available funds in the account. Interest-bearing DDA accounts may differ from non-interest-bearing DDAs in regards to FDIC insurance coverage. The FDIC website at [www.fdic.gov](http://www.fdic.gov) allows you to determine the amount of your deposits which are insured. For more information, please contact the FDIC directly at 1-877-ASKFDIC (1- 877-275- 3342). In all other respects CitiBusiness Interest Checking operates like a non-interest-bearing checking account and is subject to the same terms and conditions.

**CitiBusiness Interest on Lawyer Account (IOLA), Interest on Lawyer Trust Account (IOLTA), Interest on Trust Account (IOTA):** This interest-bearing checking account is available to attorneys and law firms that receive and disburse qualified clients' funds. Like a CitiBusiness Interest Checking Account, it pays interest compounded daily on the available funds in the account. The interest earned is credited to the IOLA/IOLTA/IOTA account at the end of each month and is then transferred to the state IOLA/IOLTA/IOTA Fund after fees, as applicable, have been deducted. We reserve the right to require seven days advance notice in writing before permitting a withdrawal from this account. Citibank is required by law to reserve this right but does not presently exercise it. In all other respects, the account operates like a CitiBusiness Interest Checking Account and is subject to the same terms and conditions.

**Note:** Attorneys may also open other escrow accounts, including Interest Checking Accounts.

**Rates for CitiBusiness Interest Checking, IOLA, IOLTA and IOTA Accounts:** Interest rates and Annual Percentage Yields are determined by Citibank and can change at any time. For current interest rate and annual percentage yield information, see our Interest Rate sheet for CitiBusiness products.

- Interest will be paid on check deposits to these accounts beginning on the date Citibank receives credit for the funds from the Federal Reserve. This date will be no later than the second business day after the business day the check deposit is received. Interest will be paid on cash deposits beginning on the business day the cash deposit is received.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- When interest begins to accrue, it 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 a leap year.
- Interest is compounded daily and credited to your account after the close of business on the last business day of your statement cycle, after deducting any amount which we may be required by law to withhold for income tax purposes. If the account is closed before the date interest is credited, interest will be paid up to, but not including, the closing date of the account.

For IOLA/IOLTA/IOTA accounts opened in California and Florida, interest rates will adjust during the statement cycle based on your balances on deposit. The same rate may be assigned to more than one balance range. The following are the current balance ranges as applicable by location.

Location	Balance range
Illinois and Nevada	\$0 and up
New York and Texas	\$0-\$99,999.99 \$100,000 and up
California	\$0-\$24,999.99 \$25,000-\$49,999.99 \$50,000 and up
Florida	\$0-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$2,499,999.99 \$2,500,000 and up
Connecticut and New Jersey	\$0-\$24,999.99 \$25,000-\$99,999.99 \$100,000 and up
Washington, DC	\$0-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$999,999.99 \$1,000,000.00 and up

## Managed Account Services

Products designed to support the needs of the legal community, title and escrow companies, real estate or property management firms and other qualified businesses that either hold escrow funds or must segregate funds belonging to third parties on whose behalf professional services are provided (each, a "Client"). All products are intended for businesses that are required by law and/or generally accepted accounting principles to segregate funds taken in as part of a normal course of business. These products consist of a single Control Account established in your name and one or more linked Client sub-accounts opened in the name(s) of the Client(s) you designate. All accounts are subject to the terms and conditions specific to the account as detailed within this Manual.

Client sub-accounts can be non-interest-bearing checking, interest checking or insured money market accounts. For each sub-account, you will need to provide a Taxpayer Identification Number and tax certification from the client that is the beneficial owner of the funds.

### CitiEscrow Account

A product intended for attorneys to support compliance with applicable state laws governing administration of Client trust funds. The Control Account can be designated as an IOLTA/IOLA/IOTA or non-interest-bearing checking account. Interest-bearing Client sub-accounts can also be designated as IOLTA/IOLA/IOTA.

### Deposit Administrator Account

A product intended for businesses that utilize transaction and cash management services while allowing for the segregation of funds owned by various Clients or allocated to internal divisions within your business. The Control Account is designated as a non-interest-bearing checking account.

### Security Deposit Account

A product intended to hold and segregate tenant funds maintained as a rental security deposit. The Control Account is a non-interest-bearing checking account with linked Client sub-accounts that allow for the calculation and payment of security deposit interest to tenants and the collection of landlord fees related to security deposits as allowed in certain markets.

## TERMS AND CONDITIONS

These terms and conditions govern both your Control Account and each of the Client Accounts linked to the Control Account.

**Authorization:** You represent, warrant and covenant to Citibank that (i) you are duly authorized to open and operate each Client Account, (ii) each Client Account is and will be opened and operated in accordance with the agreements entered into between you and your Client in connection with a service you are performing for such Client, or if applicable, for the internal management of your own business (collectively, the "Transaction"), (iii) before opening any related Client Account, you will have obtained from all necessary parties the required authorization to open and operate said account, including proper authorization to make each deposit and withdrawal and to provide tax certifications signed by an authorized representative of each Client, (iv) and if you are acting as a fiduciary for the Client, either by agreement or operation of law, that a) you are complying and will continue to comply with all laws and regulations concerning the fiduciary relationship between you and each Client; b) you have advised each Client of all Citibank fees and other expenses that may be charged to the Client Account or may otherwise be deducted from such Client's funds, and c) you further represent and warrant that the fiduciary relationship between you and each Client does not give rise to any restrictions or prohibitions against charging such fees and other expenses to each Client.

You further covenant that you will promptly furnish to Citibank such documentation concerning the Transaction, as requested by Citibank, in form and substance satisfactory to it, including, without limitation, (i) agreements or other documentation evidencing your authority to open and operate your Control Account and any related Client Account and, as may be applicable, to act as a fiduciary for each Client, and (ii) for Transactions other than those operated by you for internal business management, agreements between you and each Client disclosing, in form and substance satisfactory to Citibank, any fees or expenses that Citibank may charge to the applicable Client Account or that may be otherwise deducted from such Client's funds.

**Citibank NOT Acting as Escrow Agent:** You understand and acknowledge that Citibank is not acting as an escrow agent or in any other fiduciary capacity with respect to your Control Account or any related Client Account.

**Disputes with respect to Funds in Control or Client Account:** Citibank shall have no responsibility for any dispute between you and any Client or any third party with respect to the funds deposited in either the Control Account or any Client Account. If you are a partnership, these terms shall remain in full force and effect despite changes in the parties comprising your partnership. The term “you” shall include any altered or successor partnership, but the predecessor partnerships and their partners shall not thereby be released from any liability. Citibank may require new partners to execute documentation relating to the accounts.

**Client Account Tax Information:** For each new Client Account, you shall provide to Citibank, within documentation required by Citibank and signed by an authorized representative of the Client, the name and taxpayer identification number of the party on whose behalf the account is being opened. You understand that if you fail to do so, the Client Account will be subject to backup withholding. Any type of Client Account could be subject to backup withholding under certain circumstances.

**Account Statement:** Citibank will provide you with monthly statements, which will show the current balance as of the date of the statement of your Control Account and each existing Client Account, and all financial activity for each such account during the month covered by the statement.

**Representations:** With respect to any funds deposited in either the Control Account or any Client Account that belong to a Client, you represent to Citibank that: (a) you are authorized by each Client to benefit from the use of any associated earnings credit and receive any other financial benefit from Citibank; (b) with respect to a Security Deposit Account, you are authorized to receive an administrative fee from your Client (where allowed by local law); (c) you are authorized to permit Citibank to offset fees due to Citibank from you against funds deposited in either the Control Account or any Client Account and (d) your use of the earnings credit and your authorization to Citibank to assess bank fees against funds deposited in either the Control Account or any Client Account and your receipt of any administrative fee will not violate any contract, law, or regulation.

## Opening an Account

### General CitiBusiness Checking Account Information

**Checkbook, Checks and Deposit Slips:** When you open your account you can order checks through us (including checks that are compatible with accounting software packages). When we place an order for your checks, we act as sales and billing agent for the check supplier, and we are compensated for our services. The cost in ordering through Citibank varies depending on the style and quantity you select and includes postage and handling. We will automatically deduct the amount from your account balance after your check order is processed.

If you choose to use an independent supplier for your printed checks, the checks must conform to specifications published by American National Standards Institute (ANSI) Committee X9AB. In addition, we may refuse to accept or process checks provided through an independent supplier unless we have approved those checks in advance. You are responsible for ensuring that magnetic ink character recognition (MICR) is properly encoded on those checks. You are also responsible for ensuring that the payee/business client name and address information matches the current full legal account name on bank records for your account. We reserve the right to return unpaid any check that is not properly MICR encoded and you agree that we will not be liable for any losses resulting from nonpayment of any such check. We also reserve the right to assess a fee to cover the cost associated with the manual processing of checks that have not been properly MICR-encoded.

**Account Reports:** When you open a checking account, we may obtain a report from a reporting agency regarding your past handling of checking accounts. We will also report to such agencies information about Citibank checking accounts that have not been handled properly. Upon request, we will give you the name of any agency that we have used.

**Account Cycle:** To operate your account, we may select a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a “month” or “months” in this Manual. Your service charges will be calculated based on a calendar month, however, they may appear on the following monthly statement.

### Account Activity Information

**Monthly Statements:** Each month we will mail you a statement recording all activity in your checking account for the statement period. It will include:

- Your balance on the statement date.
- An itemized listing by date of all of your deposits, transfers, automatic transfers, withdrawals and any service charges to your account.
- Digitized images of your cancelled checks, if requested, with an itemized listing, usually in numerical sequence.
- If you also have CitiBusiness Checking Plus, your CitiBusiness Checking Plus account information will be included on your monthly statement.
- A monthly statement will not be sent for accounts that have no balances and no activity.

You can see your account activity as far back as 3 months for credit transactions and 18 months for debit transactions anytime at a Proprietary Citibank ATM. You can also obtain account information from any telephone with our CitiBusiness Service Center (available Monday-Friday, 7 AM to 11 PM Eastern Standard Time; Saturday-Sunday, 9 AM to 5:30 PM Eastern Standard Time), at ATM network machines, and on CitiBusiness Online. See the “Citibank Banking Card” section on page 37 for details on account information available to you.

**Monthly Service Charge:** Any service charges and fees associated with your CitiBusiness Checking Account will be in accordance with our current fee schedule.

# CitiBusiness Savings, IMMA and CDs

This section provides specific product information about CitiBusiness Savings, CitiBusiness Insured Money Market Accounts (IMMAs), and Certificates of Deposit (CDs), as well as general information about all of our savings products.

The CitiBusiness Savings account has no term and no maturity date, and you can deposit or withdraw at any time. However, there are some restrictions on transfers imposed by federal banking regulations.

Our CitiBusiness Insured Money Market Account pays variable rates subject to balance requirements based on money market conditions. Like our CitiBusiness Savings account, there is no maturity date and there are some restrictions on transfers imposed by federal banking regulations.

Certificate of Deposit Accounts generally pay higher interest rates than the CitiBusiness Savings account. However, you must agree to leave your money on deposit for a specific length of time. The interest rate depends on the term of the account and remains fixed until the account matures.

## Important Information about Interest on CitiBusiness Savings, IMMA and CDs

Citibank reserves the right, in its sole discretion, based upon its determination of market conditions, to discontinue paying interest on your CitiBusiness Savings, IMMA or CD.

If Citibank elects to discontinue paying interest on your CitiBusiness Savings, IMMA or CD, we will provide you at least 60 days prior notice. With respect to any CD, such change in interest rate will not take effect until the first renewal date after we have provided you with 60 days notice.

## CitiBusiness Savings Account

Listed below are terms and conditions of our savings plan.

**Account Cycle:** To operate your account, we may select a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a “month” or “months” in the following terms and conditions.

### Account Activity Information

**Statement Accounts:** For CitiBusiness Savings, we will mail you a statement recording all activity for the statement period. If you have a CitiBusiness Savings account with no activity and no balances, you will not be sent a statement.

**Interest Rates and Calculations for CitiBusiness Savings Accounts:** Interest rates and Annual Percentage Yields are determined by Citibank and can change at any time. For current interest rate and annual percentage yield information, see our Interest Rate sheet for CitiBusiness products.

- We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the balance in the account each day. We will compound your interest daily, using a 365/366 (leap year)-day basis and computing interest from the business day of deposit up to, but not including the business day of withdrawal, provided your account is open when the interest is credited.
- Interest will be paid on check deposits to these accounts beginning on the date Citibank receives credit for the funds from the Federal Reserve. Interest will be paid on cash deposits beginning on the business day the cash deposit is received.
- We will credit the interest to your account at the end of your statement period after deducting any amount which we may be required by law to withhold for income tax purposes. Interest of \$1.00 or more will be credited at the time the account statements are issued even if the principal balance is zero. If the account is closed before the date interest is credited, you will forfeit all interest for that statement period.
- CitiBusiness Savings pays a variable rate, depending on the interest rate environment. Rate changes can take effect any time. The same interest rate may be assigned to more than one balance range.



For CitiBusiness Savings accounts opened in the New York area, Connecticut and New Jersey, your rate will adjust during the statement cycle based on your balances on deposit. The same rate may be assigned to more than one balance range. The following are the current balance ranges as applicable by location:

#### Balance Ranges for CitiBusiness Savings Accounts

Location	Balance range
Connecticut, New Jersey and New York	\$0-\$99,999.99 \$100,000.00-\$249,999.99 \$250,000.00 and up
California, Florida, Illinois, Maryland, Nevada, Texas, Virginia and Washington, DC	\$0 and up

**Monthly Service Charge:** Any service charges and fees associated with your Savings account will be in accordance with our current fee schedule.

**Limits on Transfers:** The maximum number of pre-authorized transfers permitted from Savings is six per calendar month (See “Limits on Transfers” on page 31 for further details).

**Notice Requirement:** As required by federal regulations, we reserve the right to require you to provide written notice at least seven days prior to an intended withdrawal from your CitiBusiness Savings account. However, we do not presently exercise it.

#### CitiBusiness Insured Money Market Account

Listed below are the terms and conditions of our Insured Money Market Account.

**Account Cycle:** To operate your Account, we may select a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a “month” or “months” in the following terms and conditions.

#### Account Activity Information

**Statement Accounts:** For CitiBusiness IMMA Accounts we will mail you a statement recording all activity for the statement period. If you have a CitiBusiness IMMA account with no activity and no balances, you will not be sent a statement.

**Interest Rates and Calculations for IMMA:** Interest rates are determined by Citibank and can change at any time. The same interest rate may be assigned to more than one balance range. For current interest rate information, see our Interest Rate sheet for CitiBusiness products.

- Interest will be paid on check deposits to these accounts beginning on the date Citibank receives credit for the funds from the Federal Reserve. Interest will be paid on cash deposits beginning on the business day the cash deposit is received.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- When interest begins to accrue, it 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 a leap year.
- Interest is compounded daily and credited to your account after the close of business on the last business day of your statement cycle, after deducting any amount which we may be required by law to withhold for income tax purposes. If the account is closed before the date interest is credited, interest will be paid up to, but not including, the closing date of the account.

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

## Balance Ranges for CitiBusiness Insured Money Market Accounts

Location	Balance range
All Markets	\$0-\$24,999.99 \$25,000-\$49,999.99 \$50,000-\$99,999.99 \$100,000-\$499,999.99 \$500,000-\$999,999.99 \$1,000,000-\$9,999,999.99 \$10,000,000 and up

**Monthly Service Charge:** Any service charges and fees associated with your IMMA will be in accordance with our current fee schedule. Please refer to the CitiBusiness Schedule of Standard Fees and Charges brochure.

### Limits on Transfers

The maximum number of pre-authorized transfers permitted from IMMA is six per calendar month. Notice Requirement: As required by federal regulations, we reserve the right to require you to provide written notice at least seven days prior to an intended withdrawal from your CitiBusiness Savings account. However, we do not presently exercise it.

## CitiBusiness Certificates of Deposit Accounts

Citibank offers a choice of Certificates of Deposit with various lengths of terms. See the Chart on pages 22 and 23 for a complete list.

**Definitions:** The Opening Deposit, Term and Maturity Date of this account are specified on your Certificate of Deposit statement. If your account has been renewed, these words will refer to the Opening Deposit, Term and Maturity Date of the renewed account.

**Statements:** You will receive a monthly statement.

**Rate Information:** For current rates and annual percentage yields on CDs, see our Interest Rate sheet for CitiBusiness products. Your Annual Percentage Yield assumes your interest earned remains on deposit until maturity. A withdrawal of interest will reduce earnings on this account.

**Interest Computation:** We use the daily balance method to calculate interest on CDs. This method applies a daily periodic rate to the balance in the account each day. Interest will be paid on a 365/366 (leap year)-day basis from the date of deposit up to the date of withdrawal. Interest is compounded daily and is computed for the actual number of days funds have been on deposit. Interest will be credited to your account monthly or at maturity depending on the type of CD you have opened.

**Deposits:** Your minimum opening deposit varies by CD product (see the chart on pages 22 and 23). You can make additional deposits to your account in any amount, but only on a Maturity Date.

**Renewal at Maturity:** Your Certificate will renew automatically for succeeding terms of the same length, unless you withdraw your Deposit or we have received instructions in writing from you not to renew the Certificate or to renew it for a different term. Interest will be paid on the renewed Certificate at the rate being paid by us at the time of renewal on CitiBusiness Certificates of Deposit for similar amounts and maturities. We may cancel the right to renew this Certificate or amend these terms and conditions for any renewal period, by providing you with written notice at the address we have listed for you in our records.

**Penalty-Free Withdrawal of Principal (Grace Period):** For Certificates with terms of 30 days or longer, during the 7 calendar days following any Maturity Date, all or part of the amount on deposit may be withdrawn without incurring an early withdrawal penalty. Interest will be paid on the amount withdrawn from the last Maturity Date at our then current CitiBusiness CD rate.

**Withdrawals Before Maturity:** You have agreed to leave the principal of this Deposit in the account for the full term and for each full renewal term. Therefore, if all or any part of the principal of this Deposit is withdrawn before the initial Maturity Date (or the Maturity Date of any renewal period), we will charge a penalty before permitting the withdrawal. The early withdrawal penalty is described below. The principal of the Deposit may be reduced, if necessary to satisfy this penalty.

**Early Withdrawal Penalty:** The penalty on early withdrawal shall be an amount equal to the simple interest for a certain number of days, as shown in the chart on pages 22 and 23, on the principal withdrawn at the rate then being paid on the deposit. No penalty is charged for withdrawal following death or determination of incompetence of an account owner. For CDs that pay interest monthly, the penalty is calculated on the principal amount withdrawn. However, we generally do not allow partial withdrawals of principal.

# CitiBusiness Certificates of Deposit

CD Description	7-Day	14-Day	CD (short-term)
<b>Term of Account</b>	7 days	14 days	1, 2, 3, 6 months
<b>Automatically Renewable</b>	Yes	Yes	Yes
<b>Minimum Opening Deposit</b>	\$10,000	\$10,000 <sup>1</sup>	\$10,000 <sup>2</sup>
<b>Additional Deposit</b>	On Maturity Date	On Maturity	During Grace Period <sup>3</sup>
<b>Rate set by Bank</b>	Yes	Yes	Yes
<b>Rate Fixed for Term</b>	Yes	Yes	Yes
<b>Daily Compounding</b>	Yes	Yes	Yes
<b>Interest Credited</b>	At Maturity	At Maturity	At Maturity or Monthly
<b>Available for Transfer*</b>	At Maturity	At Maturity	At Maturity or Monthly
<b>Penalty-Free Withdrawal of Principal (Grace Period)</b>	Maturity Date plus 1 business day	Maturity Date plus 1 business day	Maturity Date plus 7 business days
<b>Penalty for Early Withdrawal of Principal (simple interest assessed on amount withdrawn, unless otherwise noted)</b>	7 days interest	14 days interest	30 days interest
<b>Monthly Statement</b>	Yes	Yes	Yes
<b>Special Features</b>			If interest at maturity is selected then tax reporting of interest in year of maturity only
<b>Availability of Account by Marketplace</b>	California, Connecticut, Florida, Illinois, Maryland, New Jersey, New York, Nevada, Texas, Virginia and Washington, DC	California, Connecticut, Florida, Illinois, Maryland, New Jersey, New York, Nevada, Texas, Virginia and Washington, DC	California, Connecticut, Florida, Illinois, Maryland, New Jersey, New York, Nevada, Texas, Virginia and Washington, DC The 1 Month term is not available in Illinois.

\* For all accounts interest is always available for transfer at maturity. For all accounts except Short Term CDs with Interest At Maturity, posted interest is available prior to maturity.

\*\* 1 calendar day for terms fewer than 31 days and 7 calendar days for terms more than 31 days.

\*\*\* 30 days interest for variable term CDs with terms of 30 plus days. For CDs with terms fewer than 30 days, the penalty is equal to the simple interest for the number of days that match the duration of the CD.

<sup>1</sup> The minimum opening deposit for this account in California/Nevada is \$25,000

CD (short-term)	Variable Term CD	CD (long-term)	CD (long-term)
9 months	Variable 7-365 days	18 months	1, 2, 3, 4, 5 years
Yes	Available in Texas and New York only	Yes	Yes
\$10,000 <sup>2</sup>	\$10,000	\$10,000 <sup>2</sup>	\$10,000 <sup>2</sup>
During Grace Period	During Grace Period	During Grace Period	During Grace Period
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes
At Maturity or Monthly	At Maturity or Monthly <sup>4</sup>	Monthly	Monthly
At Maturity	At Maturity	Monthly	Monthly
Maturity Date plus 7 business days	Maturity Date plus 1 or 7 business days**	Maturity Date plus 7 business days	Maturity Date plus 7 business days
30 days interest	Up to 30 days interest***	90 days interest	1-2 yr CD, 90 days interest 3-4 yr CD, 180 days interest 5 yr CD, 270 days interest
Yes	Yes	Yes	Yes
Tax reporting of interest in year of maturity only	Withdrawals reducing principal below \$100,000 are not allowed		
Florida and Illinois	Texas <sup>5</sup> and New York <sup>5</sup>	California, Florida, Illinois, Nevada and Texas	California, Connecticut, Florida, Illinois, Maryland, New Jersey, New York, Nevada, Texas, Virginia and Washington, DC

<sup>2</sup> Where available, the minimum opening deposit for this account in California/Nevada is \$1,000, and in Illinois is \$2,500.

<sup>3</sup> For terms equal to or less than 30 days, additional deposits may be made at maturity only.

<sup>4</sup> Interest is credited at maturity only for variable term CDs with terms less than one month. For variable CD terms longer than one month, interest is credited monthly unless you have requested posting at maturity for CDs with terms greater than one month.

<sup>5</sup> Available for use in all markets by Public Fund entities.

# Overdraft Protection

This section outlines two Citibank services that are designed to provide you with overdraft protection, as well as access to uncollected funds in your checking account. Enrollment is not automatic. Ask a CitiBusiness Specialist for enrollment information.

**Termination:** We reserve the right to withdraw these services at any time, or to change rules governing these services upon notice to you. We also reserve the right to terminate your participation in these services for any reason, including an overdue payment to your CitiBusiness Checking Plus account.

## CitiBusiness Safety Check

CitiBusiness Safety Check covers overdrafts by transferring funds from your linked CitiBusiness IMMA or CitiBusiness Savings account to your CitiBusiness Checking account. CitiBusiness Safety Check will not permit you to get cash or make transfers between accounts if there are insufficient funds in your checking account.

The linked contributing account also covers the use of deposited funds that are not yet available in the checking account. For CitiBusiness Safety Check, you can link either your CitiBusiness IMMA or CitiBusiness Savings account as the contributing account.

### How CitiBusiness Safety Check Works

**Contributing Accounts:** When you sign up for CitiBusiness Safety Check, you may select one account you maintain at Citibank as your “Contributing Account.” It can be either a CitiBusiness Savings account or a CitiBusiness Insured Money Market Account (IMMA). Certificates of Deposit are not eligible Contributing Accounts. Only available funds in your Contributing Account can be used for CitiBusiness Safety Check coverage.

When CitiBusiness Safety Check is used to cover your use of deposited funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

When CitiBusiness Safety Check is used to cover an overdraft in your checking account, an amount necessary to cover the overdraft will be transferred from your Contributing Account. A transfer fee as more fully described below will apply when the service is used to cover an overdraft.

**Transfer Maximums:** Transfers are limited to the total available funds in the Contributing Account. If one or more transactions causes your checking account to have a negative available balance on a given day, and if you have available funds in your Contributing Account to cover them, only one overdraft transfer and fee will be processed for the total amount transferred to cover the transactions.

Federal regulations require Citibank to limit the total number of certain kinds of transfers (including CitiBusiness Safety Check transfers) from your Contributing Account. The total permitted from Savings is six per calendar month; the total permitted from CitiBusiness IMMA is six per calendar month. For details, see the “CitiBusiness Savings, IMMA and CDs” section on page 18. If the total number of transfers has reached the applicable monthly limit, no Safety Check transfers will be made for the remainder of that calendar month or statement period, and checks which overdraw your checking account will be returned.

**Transfer Fee:** There is a fee to cover an overdraft (see the “CitiBusiness Schedule of Standard Fees and Charges” brochure). The transfer fee will also be listed in your monthly statement.

## CitiBusiness Checking Plus

CitiBusiness Checking Plus is a revolving line of credit that is attached to your checking account for availability of funds and overdraft protection. With CitiBusiness Checking Plus, you can withdraw funds or write checks for more than the available balance in your checking account — up to the amount available in your CitiBusiness Checking Plus line. CitiBusiness Checking Plus will give you immediate access to funds you deposit into your checking account.

### How CitiBusiness Checking Plus Works

Your CitiBusiness Checking Plus line may be used to cover overdrawn balances in your checking account. This will result in an advance under your line for which a finance charge will be assessed in accordance with your CitiBusiness Schedule of Standard Fees and Charges.

Your CitiBusiness Checking Plus Line may also be used to cover your use of funds in your checking account that are not yet available (uncollected). For example, if you have \$1,500 available in CitiBusiness Checking Plus and you deposit a \$1,000 check at a Proprietary Citibank ATM you can withdraw funds from that deposit instantly—even if your available balance in your checking account was zero at the time you made the deposit. Your CitiBusiness Checking Plus line will be reduced by the amount utilized to cover your use of the uncollected funds, but no actual advance under your line will occur and no finance charge will be assessed under your CitiBusiness Schedule of Standard Fees and Charges.

CitiBusiness Checking Plus overdraft protection is subject to credit approval. For further information, or to apply, please contact your Relationship Manager, the CitiBusiness Service Center or a Branch.

# Citibank's Standard Funds Availability Policy (All Marketplaces)

This section will help you determine when funds from deposits to your checking, savings and money market account will be available for withdrawal. Citibank's Standard Funds Availability Schedule describes the maximum time period it will take for your check deposits to become available for withdrawal. This section also describes certain types of deposits that are given special availability.

## General Information

**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. Transactions you initiate on a non-business day will be considered to have an effective posting date of the following business day. The end of business day varies among our Branches. The end of business day is posted at each Branch. 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 the end of business day for transactions done at Proprietary Citibank ATMs may be different than transactions done in a branch.

**Night Depository.** Deposits made at a night depository after the posted cut-off time or on a non-business day will be considered received on the next business day.

**Lock Box Deposits.** A deposit received in a lock box is considered made on the day we receive it for processing.

**Remote Check Deposits.** Deposits made through Remote Check Deposit after the local time indicated in your Remote Check Deposit Agreement will be considered received on the next business day. Local time is based on the location of your account's Home Branch.

### Deposits Made at an ATM.

Deposits made at a Proprietary Citibank ATM after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on a non-Business Day will be considered received on the next Business Day.

**PLEASE NOTE:** If you make a deposit in a branch, or at a Citibank ATM in California or Nevada and the branch where your account is domiciled is not located in either of those states, we will treat your deposit as being received on the next business day.

**Deposits by Mail.** A deposit received by mail is considered made on the day we receive it for processing.

**Deposits Subject to Verification.** All deposits accepted from you are subject to verification. Your account is credited for the amount shown on your deposit slip. Adjustments for errors in addition or subtraction may be posted to your account. Your account also may be adjusted for items you have in your deposit that we determine require special handling (for example: verification of prior endorsements).

**Holds on Other Funds.** If we cash a check for you that is drawn on another bank, and the amount of the check you cash is not entitled to same day availability in accordance with our general policy, we will place a hold on funds already in your account for an amount of the check you have cashed.

**Citibank's Right to Chargeback.** Citibank's policy on availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid, nor will it affect Citibank's right to charge back your account or to obtain reimbursement for any check that is not finally paid for any reason.



**Saturday Availability.** You will notice that “business days” are used to calculate the time it will take for your deposited funds to become available for withdrawal. An exception occurs when you deposit funds that would, according to these schedules, become available on Monday. For your convenience, Citibank will make those funds available for withdrawal on Saturday.

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

### Standard Funds Availability Schedule

The following schedule and information applies to all check deposits not subject to the “Special Availability of Certain Deposits” section, shown below.

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 \$100,000 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 \$100,000 to become available for withdrawal. When you make a deposit or multiple check deposits in the course of a business day totaling more than \$100,000, the portion in excess of \$100,000 will likewise be available based on the third column. Any time you deposit two or more checks totaling more than \$100,000, the check or checks with the fastest availability will be allocated to the portion of your deposit below \$100,000.

Location	Deposits of \$100,000 or less	Deposits of more than \$100,000
Texas	1 business day	2 business days
All other markets	2 business days	3 business days

The First \$200. The first \$200 of your total business day’s check deposits is available on the business day after the business day of deposit, unless made with a teller in which case it is available immediately.

### Special Availability of Certain Deposits

- U.S. Treasury Checks; Federal Reserve Bank Checks; Federal Home Loan Bank Checks; U.S. Postal Money Orders and Cash Deposits.** Funds from these deposits are available on the next business day after the business day of deposit, unless made with a teller in which case they are available immediately.
- Direct Deposits and Wire Transfers.** Deposits made electronically, such as directly deposited Social Security payments and wire transfers, are available on the same business day we receive them.
- State and Local Government Checks; Cashier’s Checks; Teller’s Checks; Certified Checks; Travelers Checks.** Funds from these deposits are available on the next business day after 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.
- Citibank, N.A. checks drawn on a U.S. Citibank branch.** Funds from these deposits are available on the next business day after the business day of deposit unless made with a teller, in which case they are available immediately. There must be available funds in the maker’s account at the time of deposit.

**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 Traveler’s Checks: You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability.

**Exceptions to Citibank's Standard Funds Availability Policy**

**New Clients.** You are considered a new client if you have not had a deposit 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 exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Special Availability of Certain Check Deposits" section of this brochure.
2. For check deposits not entitled to special availability your deposit will become available on the 3rd business day after the business day of deposit in Texas, or the 4th business day after the business day of deposit in all other markets.

**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. Please refer to the Schedule of Standard Fees and Charges brochure.

**Checks That May Not Be Collectible.** Occasionally, a check is given to Citibank, which we decide not to accept for deposit or payment because we doubt the collectability 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.

**Foreign Checks:** Checks in major currencies drawn on banks outside the United States are normally sent out for collection. We will make the funds available to you after we have received payment from the bank on which the check is drawn.

**Events Beyond Our Control.** In the event that we are unable to conduct business due to an interruption of communications or computer or other equipment 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.

**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.

# Account Transactions

Account Transactions apply to all CitiBusiness Checking Accounts, CitiBusiness Savings accounts and CitiBusiness IMMAs unless otherwise noted.

## Deposits

**Location:** You can make deposits —

- During regular banking hours, by going to a teller or using our Deposit/Payment Express boxes.
- With a Citibank Banking Card/CitiBusiness Debit Card at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. No envelope is required, simply follow the directions on the ATM screen to insert your check or cash deposit. When your transaction is complete, you will receive a transaction record that contains an image of the check(s) or the cash accepted.
- By Night Deposit bags at your Branch where your account is held.
- By mail.
- If you have enrolled, checks can be deposited electronically through our internet-based Remote Check
- Deposit service.
- Funds can also be deposited to your accounts by electronic transfers.

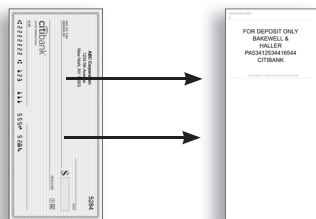
## Deposits Subject to Verification/Count

All deposits of check, coin and currency are accepted subject to verification. When Citibank accepts your deposit at any Citibank location, we will credit your account for the amount shown on your deposit ticket. The amount credited to your account for your deposit, regardless of whether such funds are made available for withdrawal, is provisional and subject to adjustment by Citibank to the extent that Citibank determines that the amount of the deposit differs from the amount of the deposit as stated by you on your deposit ticket. Citibank's count of the deposit shall be conclusive and binding.

Pick-ups and deposits of checks, currency and coin can be made by anyone authorized in your Business Banking Resolution, or your authorized agent. We may, without liability, require evidence of authority acceptable to us.

**Deposit Slips:** We may require you to complete a deposit slip and include it with each deposit. Deposit slips are available at all Branches.

**How to Endorse Your Check Deposits:** To ensure that your check is processed without delay, it must be correctly endorsed. When you deposit a check, we ask you to endorse it with your endorsement stamp, including your account number, on the back. The diagram below shows where your endorsement stamp or signature must be placed.



The area allocated for your stamp or signature is on the back of the check, within 1 1/2" from the "top" edge (as shown in the diagram). Turn the check over and apply your endorsement stamp where indicated. The portion of the check that is not reserved for your endorsement must remain blank to allow other information to be added during the check collection process. This information must be legible in order to properly process the check. Please be sure not to make any additional marks or notations on the portion of the check that must be left blank.

**Endorsement Stamp Specifications:** To ensure that your endorsement complies with banking regulations, your endorsement stamp should conform to these standards:

- The size of the stamp should be no larger than 2" wide by 1-1/2" high.
- Citibank's 9-digit ABA number (as printed on the front of your check) must appear on both sides of the endorsement stamp. Type size should be at least 1/8" high. Citibank's ABA number must appear as shown on your check.
- The words "For Deposit Only" should appear along the top edge and the words "Citibank, N.A." should appear along the bottom edge.
- Your account title and complete account number should be printed clearly in the middle of the stamp. Please do not include your Branch number.

**Citibank will not be responsible for any loss if your check is improperly endorsed.**

**Returned Checks:** If you deposit a check that is returned to us unpaid, we will deduct the amount of the returned check from your account balance and return the check to you. There will also be a service charge.

We may, at our discretion, refuse to accept funds for deposit to your account for any reason including, but not limited to, checks that have not been properly endorsed or checks with multiple payees or endorsements. In accepting a check for deposit to your account, we may supply your missing endorsement.

**Deposited Checks Lost in Transit:** When you deposit cash or a check with us, we become your agent for the purpose of obtaining payment of the check. We may reverse the credit we gave you for any check you deposited or charge your account for any check you cashed if the check is not paid because it is lost or destroyed after it is out of our possession. Whether or not we reverse the credit, you agree to assist us in collecting the amount of any lost or destroyed items by providing us with such information, photocopies and other assistance as we request.

### ACH Provisional Credits

Credit for an ACH transaction is provisional until the receiving financial institution obtains final settlement via the Federal Reserve Bank. If final settlement doesn't occur, the originator of the transfer is not deemed to have made payment to the beneficiary, and the beneficiary's bank is entitled to a refund of the provisional credit.

If we give you provisional credit for an ACH transaction, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

## Transfers

You can transfer funds between certain linked accounts at any Proprietary Citibank ATM, by calling our CitiBusiness Service Center, and through CitiBusiness Online.

**Automatic Transfers:** You can arrange for us to make automatic transfers between accounts. The minimum amount for each transfer is \$10, and transfers can be arranged on a weekly, every other week or monthly basis. All CitiBusiness checking accounts, CitiBusiness Savings and CitiBusiness IMMAs permit automatic transfer withdrawals and accept automatic transfer deposits. You can also pay loans to your Business Credit Account and CitiBusiness Checking Plus with automatic monthly transfer payments from your CitiBusiness checking, IMMA or Savings account.

**Canceling an Automatic Transfer:** You can cancel an automatic transfer by visiting any Branch, calling us at the number listed on your statement, or by writing to us at the Client Service address that appears on your statement. We must receive your instructions at least three business days before the transfer is to be made.

**Limits on Transfers:** Federal regulations require us to limit the number of transfers of the following types from CitiBusiness Savings and CitiBusiness IMMA accounts: checks you write, automatic transfers (including Safety Checks transfers); recurring payments you set up in advance; payments and transfers you authorize using a telephone or personal computer, and transfers to third-party institutions requested at an ATM (i.e. transfers at an ATM for mortgage and/or credit card payments).

The maximum number of these transfers that you can make is six (6) per calendar month. If you have reached this limit, we reserve the right to refuse to process such a transfer. If this limit is exceeded three times in a twelve-month period, we will, in our sole discretion, either restrict access to your account, close your account, or transfer the funds in the account into another Citibank account you have (or that we open for you) that is not subject to these transaction limits, as will be further described in the notice that we will send concerning such excessive transaction activity.

## Wire Transfers

The following terms apply to domestic or international transfers of funds initiated at or through a Citibank Branch or through CitiBusiness Online. Please also refer to any funds transfer agreement you may receive when you initiate such a request. Wire transfers initiated through CitiBusiness Online are also subject to the separate terms and conditions provided to users of that service including those posted online within the web site. Those terms and conditions will supersede any conflicting terms set forth in this Manual.

**Debit Authorization:** When you place an order to transfer money, you authorize us to debit your account for the amount of the order, and you authorize us to charge your account a service fee in accordance with our fee schedule in effect at the time of your order.

In placing the order, you must select a financial institution ("beneficiary bank") to receive it. You may instruct the beneficiary bank to credit an account or hold the funds for the beneficiary. The beneficiary bank is responsible for following your instructions and letting the beneficiary know when the funds become available. If you specify an account number to credit, you are acknowledging three things:

- You know that the beneficiary bank may credit an account based on that account number.
- The beneficiary bank is not obligated to verify that the account number belongs to the intended beneficiary of the transfer.
- Any losses resulting from an incorrect account number or other misidentification of the beneficiary are your responsibility and not Citibank's.

**International Transfers:** For funds transferred to beneficiaries and beneficiary banks in other countries, we will require that you specify the currency of the wire transfer. If you request the funds to be sent in U.S. dollars, we cannot guarantee that the beneficiary will receive the funds in U.S. currency. If you request the wire be sent in the currency of the destination country, we will normally convert the funds at the current Citibank currency conversion rate.

The local bank may charge a fee for currency conversion. The actual amount the beneficiary receives may be reduced by charges imposed by the beneficiary bank or a correspondent bank, including charges for exchange of currency.

An international transfer of funds into your account may be reduced by fees imposed by the sending bank or by any correspondent bank. Unless you advise us otherwise, we may charge your account to pay for fees imposed by beneficiary or correspondent banks or instruct such banks to obtain payment of these charges for services and expenses by deducting the amount from your order. A portion of those charges may be shared with us. In some instances we may also act as the correspondent bank.

In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at the current Citibank conversion rate. Citibank's conversion rate for both outgoing and incoming foreign funds transfers includes a commission for the conversion service.

**Security Procedures:** When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction. The procedure depends on the means by which you provide instructions to us. The procedure may entail a telephone call back when your funds transfer order exceeds a predetermined dollar threshold. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by the resulting transfer, whether or not authorized by you, provided we have accepted the transfer order in accordance with our established security procedure.

**Claims:** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within 30 days from the date you receive notification that we have transferred the funds. In the event of an error or delay with respect to your funds transfer caused by Citibank, our sole obligation to you is to pay or refund such amounts as may be required under applicable law. In no event will we be liable for any consequential or incidental damages in connection with your funds transfer. Any claim for interest payable by Citibank shall be at Citibank's savings account rate. If you fail to notify us of any claim concerning your funds transfer within one year from the date that you received notification that your funds transfer order has been executed, any claim by you will be barred under applicable law.

**Delays or Non-Execution of Transfers:** We will usually use electronic means to transfer money for you. We may, however, use any banking channel or other facility. We will not be liable for any delay or failure to send your funds transfer due to circumstances beyond our control. We will not be liable to you for any delay or failure to execute your funds transfer due to the acts or omissions of any intermediary or beneficiary bank.

**Canceling or Changing a Transfer:** If you decide to cancel or change your funds transfer order, you may do so only if we receive your instructions before we have sent the funds transfer and provided we have a reasonable time to act on your instructions. In general, after we have sent your funds transfer, you will not be able to cancel or change it unless the beneficiary bank consents to such a request. Citibank and/ or the beneficiary bank may impose a charge for canceling or changing a funds transfer and for any required currency conversion. Citibank will not be liable to you for any losses resulting from the failure of the beneficiary bank to cancel or change your funds transfer.

**Rejecting a Transfer Request:** We reserve the right to reject your order for a funds transfer. We may reject the order if you have insufficient funds in your account. We may reject the order if your order is unclear or incomplete or if for any other reason the order is unsatisfactory to us. See "Withdrawal Refusals" on page 33 for other reasons we may reject a funds transfer request.

**Cut-Off Time for Executing Your Transfer Request:** If your order for a funds transfer is received by us at or after our established cut-off hour for processing wires (check your local Branch for cut-off hours), your order may not be processed until the next business day.

**Incoming Funds Transfers:** You agree that Citibank will not send you a separate credit advice at the time an incoming funds transfer is credited to your account. Notice of incoming funds transfer to you will be deemed to have occurred when you receive your periodic bank statement containing a credit to your account for the funds received. Also, you can call the CitiBusiness Service Center or your dedicated service specialist when applicable to determine if a transfer has been credited to your account or check CitiBusiness Online for same day information.

## Withdrawals

**At a Branch:** You can withdraw up to your available balance by cashing a check or making a withdrawal. You may be requested to present identification.

**Withdrawals at a Proprietary Citibank ATM:** You can use your Citibank Banking Card/CitiBusiness Debit Card to withdraw cash from your available balance at any Proprietary Citibank ATM location, 24 hours a day, seven days a week. Cash access is also available at Network ATM machines worldwide. There is a daily limit of up to \$1,000 per business card per day for Citibank ATM location withdrawals. We may change these limits from time to time and at anytime based on security issues and other factors. See "Cash Withdrawal" on page 39 for more details.

**At Network ATMs:** With your Citibank Banking Card/CitiBusiness Debit Card, you can get cash and account information. Participating Network cash machines may impose other withdrawal limits. For additional information on network cash transactions, see "Network Charges" on page 41 for more details.

**Withdrawal Refusals:** In some instances, we may refuse a request for a withdrawal from an account. The following is a list of the most common reasons we refuse withdrawal requests:

- If the funds you wish to withdraw are not yet available (see "Citibank's Standard Funds Availability Policy" on page 26).
- If there are insufficient funds in your account.
- If you use a type of check not acceptable to us.
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our CitiBusiness Safety Check service.
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit.
- If the account is pledged as collateral for a loan.
- If we have been ordered by a court or other legal process not to permit the withdrawal.
- If you do not present us with appropriate identification or any other information that we may require.
- If we are aware of any dispute relating to the account.
- If we have some suspicion of fraud, irregularity or illegality.
- If we have placed a block on your account at your request.

**Notice Requirement:** As required by federal regulations, we reserve the right to require you to provide written notice at least seven days prior to an intended withdrawal from your CitiBusiness Interest Checking NOW, CitiBusiness Savings and CitiBusiness IMMA accounts. However, we do not presently exercise it.

**Writing a Check:** You can write a check for any amount up to the available balance in any of your CitiBusiness Checking Accounts. Checks must be written in U.S. dollars.

**Paying Your Checks:** The decision to pay your check or return it unpaid is made at the time the check is presented to Citibank, or earlier if Citibank receives electronic notification that a check you wrote has been presented for deposit at another bank. We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Citibank’s decision to pay or not to pay a check is based on funds available in your account and other factors. See “Overdrawing Your Account” below and “Withdrawal Refusals” above. Note that our decision regarding payment of your check is final when made and will not be affected by any subsequent deposits to your account.

**Multiple Signature Requirements:** You acknowledge that any multiple signature designation by you in any resolution, signature card or other Citibank documentation is a statement of your own internal policy. You agree that Citibank assumes no responsibility for the payment of a check, draft or other item drawn on any account which is honored and bears only a single authorized signature.

**Facsimile Signature:** You authorize Citibank to pay any check drawn on your account which bears or appears to bear a facsimile signature that you have provided to or filed with Citibank.

#### **Uncollected Funds and Overdrawn Balances**

Citibank has no obligation to pay or honor a check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. However, based upon a variety of factors which may change from time to time, we may elect to pay checks, items, or other debits drawn against uncollected funds or overdrawn balances in your account. Any such election to pay shall be in Citibank’s sole discretion and shall not relate to any other past or subsequent check, item or other debit, nor shall it constitute a course of dealing or a waiver of Citibank’s right to decline to pay any other check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. A daily interest charge of Prime + 3% will be applied in connection with those payments for the actual number of days there exists a negative available balance in your account. Please refer to the CitiBusiness Schedule of Fees and Charges for a full description of this charge.

If, for any reason, Citibank waives the interest charge on any payment creating or increasing a negative available balance in your account, such waiver shall not constitute a waiver of interest charges on any such payment thereafter. Each account owner is jointly or severally responsible for promptly repaying any overdrawn balances created in the account and associated interest charges, whether or not the owner participates in the transaction or benefits from its proceeds.

A processing fee will also be charged whenever a check is presented against uncollected funds or overdrawn balances. Therefore, based on various factors affecting the amount of uncollected funds and overdrawn balances in your account, your account may incur a daily interest charge and a processing fee for payments made against uncollected funds or overdrawn balances. The daily interest charge and processing fee may be offset by balances in your checking account that receive earnings credit. The processing fee is disclosed in the CitiBusiness Schedule of Fees and Charges.

If Citibank elects not to advance funds to pay checks, items or debits drawn against uncollected funds or overdrawn balances in your account, or if the amount of any such check, item, or debit is not fully covered by such advance, your CitiBusiness Safety Check coverage or CitiBusiness Checking Plus line of credit may be triggered to pay the check, item or debit request. For a description of these services and any applicable fees, please refer to the Section of the Manual entitled “Overdraft Protection” and/or your CitiBusiness Account Terms and Conditions.

#### **Payment Processing Hierarchy**

Generally, we credit your account for items and funds that have been accepted for deposit, and then process charges and transactions presented for payment against your account. The order of posting depends on a number of factors, including, when a transaction occurs, the type of transaction and the amount. Generally, checks and payments presented against your account will be paid in order of smallest to largest dollar amount which may also include certain other electronic transactions such as ACH debits and checks that have been converted into ACH debits. At any time we may modify the posting order at our sole discretion without notice to you. As such, if you wish to avoid an overdraft or the possibility of a rejected transaction, you should take steps to ensure that your account has sufficient funds to cover each of your transactions and our fees.



**Post-Dated Checks:** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

**All States Except New York:** According to state law, if you write a postdated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify Citibank at the time you write the check. In order for your notice to be effective, you should call the CitiBusiness Service Center or your dedicated service specialist when applicable and give us the number, payee and date of the check. You may also send written notice of your postdated check request to us at the address printed on your monthly statement. An oral or written request to register a postdated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A postdated check will be registered only if the notice is received at such time and in such manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We will pay any postdated check that has not been properly registered with us or not registered in a timely manner.

**Checks with Stale Dates:** We have the right to pay a check even though the date on it is more than 6 months old. To make sure a check will not be paid, you should place a Stop Payment Order on it.

**Stop Payment Orders:** Any signer on the account can instruct us to stop payment on a check that has not been paid.

You can issue a stop payment order by using CitiBusiness Online or calling the CitiBusiness Service Center or your dedicated service specialist when applicable. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. We will confirm receipt of your order in writing, and you should advise us immediately of any changes or corrections. A stop payment order will stay in effect for 6 months, unless you instruct us to cancel it or to renew it, provided we have not already returned the check. The order may be renewed for additional six-month periods.

You'll need to provide your account number, the check number and amount, and the date the check was written. If this information is not exactly correct, the stop payment may not be effective.

We may pay the check when the stop payment order expires. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order.

If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word "replacement" on it so it is not mistaken for the original check.

You cannot place a stop payment order on official checks or international cheques, except when such checks have been lost, stolen, or destroyed. If such a check is lost, stolen, or destroyed within 90 days of the date the check was issued, you and/or the payee must sign a "Stop Payment Request and Indemnity" form. You may also be required to purchase a surety bond for twice the amount of the instrument. If you report the check lost, stolen or destroyed after 90 days of its issuance, Citibank will require you to sign a "Stop Payment Request and Indemnity" form.

**Remotely Created Checks:** If you provide your account number to a third party in order to charge your account by means of one or more remotely created checks (i.e., items which do not bear your actual signature, but purport to be drawn with your authorization), you authorize us to pay such drafts, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

You may not deposit remotely created checks (items not bearing the maker's signature, but purporting to be authorized by the maker) to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such checks in a reserve account, in an amount that we reasonably believe may be needed to cover future chargebacks, returned items, and/or claims that such checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned checks will not be limited by the balance or existence of any reserve. Our rights with respect to the reserve, as well as the security interest granted to us, shall survive the termination of this agreement. We may discontinue accepting checks at any time without cause or prior notice.

### **Check Cashing**

**Third-Party Checks:** A third-party check (one you received from another person) made payable to a business entity must be deposited to a business account. You can do this with your Citibank® Banking Card/CitiBusiness Debit Card, or at any Home Branch, with acceptable I.D. A hold will be placed on your account for the amount of the check until the check clears.

When you write one of your business checks to another person, that person, with proper identification, may be able to cash it at a Branch if the check is for \$5,000 or less.\* If the amount of the check is greater than \$5,000, you must make arrangements with your Home Branch. Otherwise, the payee will be required to deposit the check to an account at Citibank or elsewhere. For checks presented for encashment to a California or Nevada Branch by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

*\*Checks drawn on the Branch located in Delaware must be presented to that location for encashment.*

**Restricted Transactions:** In accordance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and Regulation GG, restricted transactions are prohibited from being processed through an account or relationship with Citibank.

# Electronic Banking

## CitiBusiness Online and Citibank Online for Small Business

If you are a CitiBusiness client you can enroll to access your account online using CitiBusiness Online ([www.citibusinessonline.com](http://www.citibusinessonline.com)), or Citibank Online for Small Business ([www.citibankonline.com](http://www.citibankonline.com)), as applicable.

CitiBusiness Online and Citibank Online for Small Business allows you to view and transact upon your bank accounts using a personal computer or mobile device with Internet access. The following is a sample of the services and features available through these web sites:

- Obtain up-to-the-minute summaries of all your accounts, set up and customized by you.
- Monitor all your deposit accounts.
- Pay bills, transfer funds between linked accounts and view account histories.
- Handle domestic and international wire transfers on a daily or recurring basis.
- View information about incoming wire transfers.
- Stop payments.

## The Citibank Banking Card/CitiBusiness Debit Card

In order to enjoy the convenience of banking through ATMs, you must have a Citibank® Banking Card/ CitiBusiness Debit Card. Citibank Banking Cards/CitiBusiness Debit Cards are issued to individuals who have Single Signing Authority for the firm's business checking accounts. A maximum of four (4) such signers may be issued Citibank Banking Cards/CitiBusiness Debit Cards. You will receive your Citibank Banking Card/ CitiBusiness Debit Card after you open a business checking account, CitiBusiness Insured Money Market Account, or CitiBusiness Savings account. Citibank Banking Cards/CitiBusiness Debit Cards are available at no charge. The individual signer's name, issue and expiration date, and a special Citibank Banking Card/ CitiBusiness Debit Card Identification Number are embossed on the Card. This number simply identifies the Card; it is not an account number.

Proprietary Citibank ATMs are available in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Virginia and Washington, D.C. and in more than 20 countries worldwide.

The names and symbols for some participating ATM networks are printed on the back cover of this Manual. To get information about the locations of participating ATM Networks, call 1-877-528-0990. For information about any transaction charges, read the "CitiBusiness Schedule of Standard Fees and Charges" brochure. Once you have received your Citibank Banking Card, you should sign it and safeguard it. Do not lend it to anyone, for any reason.

### Deposit Only Citibank Banking Card

All business deposit accounts are also eligible for an unlimited number of "Deposit Only Citibank Banking Cards." This card extends limited banking capability to conduct deposit only transactions at any of our Proprietary Citibank ATM locations; it may not be used at Network ATM machines. The name of the business, issue and expiration date and special Citibank Banking Card Identification Number are embossed on the Card. Like the Citibank Banking Card/CitiBusiness Debit Card this number simply identifies the card (all deposit only cards will have the same number); it is not an account number and there is no charge for the cards. Unlike the Citibank Banking Card/CitiBusiness Debit Card they do not expire. These cards can only be requested by an authorized signer on the account. You should request the return of your Deposit Only Citibank Banking Card from any employee who leaves your employment.

**Your Personal Identification Number (PIN):** Your Personal Identification Number (PIN) is a secret number for your Citibank Banking Card/CitiBusiness Debit Card that you receive when you open your account. A PIN is required for all Citibank Banking Card/CitiBusiness Debit Card transactions at Proprietary Citibank ATMs and Network ATMs. It ensures that you, and only you, can gain access to your money. You should keep your PIN confidential; no bank employee knows your PIN or will ever ask for it. If you change your PIN, you can choose any combination of the following:

- Four letters; and/or
- Four numbers (except all four zeros)

It should not be a birth date or part of a Social Security number or other numbers you may carry with you. For your own protection, do not reveal it to anyone and do not write it on your Citibank Banking Card/CitiBusiness Debit Card or anything else you carry in your purse or wallet. You may change your PIN at any time at any Proprietary Citibank ATM, or request your PIN be changed at any Branch, or through the CitiBusiness Service Center or your dedicated service specialist when applicable.

Overseas ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters will not always be noted on the keys. You should also be aware that non-Citibank ATMs and overseas ATMs may limit access to a primary checking account. While some non-Citibank ATMs will offer the choice of withdrawals from either checking or savings, others may not.

**Lost or Stolen Citibank Banking Cards/CitiBusiness Debit Card:** If your Citibank Banking Card/CitiBusiness Debit Card is lost or stolen, it is your responsibility to notify us immediately. Call us at 1-877-528-0990, available Monday-Friday, 7 AM to 11 PM Eastern Standard Time; Saturday-Sunday, 9 AM to 5:30 PM Eastern Standard Time, or contact your dedicated service specialist when applicable. If you cannot telephone, write us at the following address: Citicorp Data Systems Incorporated, 100 Citibank Drive, San Antonio, TX 78245-9989.

**Citibank Banking Card/CitiBusiness Debit Card Renewal:** We will automatically send you a new Citibank Banking Card/CitiBusiness Debit Card before your current card expires. Just sign it and it's ready to use immediately with the same PIN that was assigned to your prior card. Don't forget to destroy your old Citibank Banking Card/CitiBusiness Debit Card.

**Citibank Banking Card/CitiBusiness Debit Card Cancellation:** You may cancel your Citibank Banking Card/CitiBusiness Debit Card at any time for any reason. To do so, cut in half and dispose of it in a safe manner. You should also call the CitiBusiness Service Center to notify us of your intent to cancel your card. Please note that the Citibank Banking Card/CitiBusiness Debit Card we issued you is and remains the property of Citibank. We have the right to cancel it, to take possession of it, and to demand its return at any time.

### **Using Your Citibank Banking Card/CitiBusiness Debit Card**

You may use your Citibank Banking Card/CitiBusiness Debit Card to perform the following types of transactions among your linked CitiBusiness accounts at most Proprietary Citibank ATMs.

### **Account Inquiries**

Get account information for CitiBusiness Checking, CitiBusiness Savings, CitiBusiness IMMA, Business Checking Plus and Business Credit Accounts.

### **Borrow**

Obtain advances from qualifying credit accounts by transferring funds to your Checking Account.

### Cash Withdrawal

You may obtain cash at a Proprietary Citibank ATM from your linked CitiBusiness Checking, CitiBusiness IMMA, CitiBusiness Savings and Business Credit Accounts. You may withdraw up to \$1,000 per business day\* in cash from each account. Please note that each withdrawal and cash advance is limited by the amount available in your linked account(s). Some Network ATMs may impose other limits and location usage fees on cash withdrawals. Please remember that these limits are imposed for your protection as well as ours.

- \* For purposes of withdrawals from Proprietary Citibank ATMs and PIN-based POS transactions, a business day is any day of the week that is not a Saturday, Sunday or bank holiday. Transactions done on non-business days are considered made on the following business day.
- \* For purposes of determining Business Day cash withdrawal limits, the end of Business Day is 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time).

### Deposits

You may make deposits to your CitiBusiness checking accounts, CitiBusiness Savings, or CitiBusiness Insured Money Market Account (IMMA) at any Proprietary Citibank ATM as described in “Deposits” on page 29. Deposits received before the processing cut-off time (as indicated on the notice posted at the ATM) on a business day will be reflected in your account balance on the day of deposit. Deposits received after the processing cut-off time (as indicated on the notice posted at the ATM), or at any time on a weekend or bank holiday will be processed the following business day. Therefore, they will not be reflected in your account balance until the morning of the next business day the Branch is open. However, we may make this deposit available to you immediately on the day of deposit. Deposits received at these locations after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) on a Business Day or on a non-Business Day will be considered received on the next Business Day.\* Please refer to “Citibank’s Standard Funds Availability Policy” on page 26 for definition of business day.

\* Not all ATMs are owned or operated by Citibank. Not all functions are available at all ATMs.

### Loan Payments

You can make payments at a Proprietary Citibank ATM directly to qualifying loans linked to your Citibank Banking Card/CitiBusiness Debit Card for ATM access or by using the “Transfer” option to transfer funds from your CitiBusiness Checking, Savings, or IMMA.

### Transfers

Your Citibank Banking Card/CitiBusiness Debit Card enables you to transfer funds between certain linked accounts at Citibank ATM locations, by telephone with our CitiBusiness Service Center or your dedicated service specialist when applicable, and through CitiBusiness Online. See the chart below for details on the types of transfers you can make at Proprietary Citibank ATM locations, the CitiBusiness Service Center tollfree number, and through CitiBusiness Online.

### Transfers at Citibank ATMs, the CitiBusiness Service Center and through CitiBusiness Online and Citibank Online for Small Business

Checking	Savings	IMMA	Business Credit Account <sup>1</sup>	TO
•	•	•	•	Checking
•	•	•		Checking Plus
•	•	•	•	Savings
•	•	•	•	IMMA
•	•	•		Business Credit Account <sup>1</sup>

<sup>1</sup> For former California Federal Bank and First American Bank clients whose original loan was made by that financial institution, transfers cannot be initiated through an ATM.

## Transaction Records

You can choose to receive a record detailing the transactions you perform at an ATM. For deposits and payments made at ATMs, the record is not a formal receipt for a deposit or payment; your deposits and payments are accepted subject to verification by us. ATM transactions will be reported on your monthly account statements.

## Point-of-Sale Transactions

### Citibank ATM Card

You can use your Citibank ATM Card to purchase goods or services from merchant locations in the United States accepting the Interlink®, Maestro or Cirrus network brands, which includes virtually all U.S. merchant locations. You will authorize these transactions using your PIN.

### CitiBusiness Debit Card Transactions

You can use your CitiBusiness Debit Card to purchase goods or services from merchant locations in the United States accepting the MasterCard, Maestro, Cirrus or Interlink brands.

If you prefer to have your transactions processed as PIN purchases, when making purchases, select “debit” when making your purchase.

You can also use your CitiBusiness Debit Card to purchase goods or services and/or receive cash from locations that accept MasterCard. These transactions are referred to as “signature transactions” in which you do not use your PIN and :

- Either you or a merchant designates the transaction, including purchases you sign for as well as small dollar purchases that do not require a signature, as a “credit” transaction
- You use your CitiBusiness Debit Card for Internet, phone and mail-order transactions.

### “Direct Bill Payment”

For your information, if you use your Citibank® Banking Card or CitiBusiness Debit Card to set up “Direct Bill Payment” transactions with merchants, these may be processed as “PIN-Based” transactions, even though they may not require a PIN.

You can use your CitiBusiness Debit Card whenever you see these symbols:



Called “point-of-sale” or “POS” transactions, these purchases involve immediate electronic withdrawals from your primary checking account. Your daily POS purchase limit is \$10,000 per business day and is in addition to your daily cash withdrawal limit (for example, you may withdraw \$1,000 in cash from any ATM and make \$10,000 in purchases from your primary checking account in one business day). If your card displays the MasterCard logo on the front, your daily limit for POS MasterCard transactions (also referred to by merchants as credit transaction) from your primary business checking account, authorized by your signature is \$10,000. Please refer to the information under “Cash Withdrawal” on page 39 for a definition of business day for POS transactions. These transactions will appear in detail on your checking statement. We reserve the right to set a lower dollar limit for POS purchases occurring during an interruption in the electronic connection between the retail outlet and Citibank.

All POS transactions made with your Citibank Banking Card/CitiBusiness Debit Card are deducted from your linked Citibank primary checking account. You agree to only use your Citibank Banking Card/CitiBusiness Debit Card for lawful transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank Banking Card/CitiBusiness Debit Card. These merchants include, but are not limited to, internet gambling sites.

When you use your Citibank Banking Card/CitiBusiness Debit Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the

merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

### **Network Charges**

When you use a non-Citibank ATM, you may be charged a fee by the ATM operator and/or the network that processed the transaction. For example, if the fee is \$2, your \$100 cash withdrawal will be charged to your Citibank account as \$102. A fee may be imposed for a balance inquiry, even if you do not make a withdrawal or complete another type of transaction. See the CitiBusiness Schedule of Standard Fees and Charges brochure for information regarding Citibank's fees for using your Citibank Banking Card/CitiBusiness Debit Card at Network ATMs.

### **Transactions Made Outside the U.S. and Puerto Rico**

**International Transaction Charge.** We will impose a transaction charge equal to 2% of the transaction amount (including credit and reversals) for each international transaction (foreign or U.S. currency) that you conduct outside the 50 United States or Puerto Rico. This charge will apply to ATM withdrawals made at Citibank and Non-Citibank ATMs and to all debit card purchases.

**MasterCard Point of Sale Transactions.** If your Citibank Banking Card/CitiBusiness Debit Card displays the MasterCard logo on the front and a POS transaction is completed outside the 50 United States or Puerto Rico utilizing the card, the merchant, network or card association that processes the transaction may convert any related debit or credit into U.S. dollars in accordance with its then current policies. MasterCard currently uses a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (note: this rate may be different from the rate the MasterCard itself receives), or (b) the government-mandated rate. The conversion rate may be different from the rate in effect on the date of your transaction and the date it is posted to your account.

**ATM Withdrawals and Other Transactions.** For ATM withdrawals and other transactions that are not MasterCard Point of Sale transactions that are made outside the 50 United States or Puerto Rico that you perform utilizing the Citibank Banking Card/CitiBusiness Debit Card, Citibank will convert the transaction into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

### **Errors and Problem Resolution Procedures**

If you think there has been an error in an electronic transaction, including the wrong amount of cash dispensed at a Proprietary Citibank ATM or Network ATM, an automatic deposit or a transfer that has not been credited properly, an incorrect Proprietary Citibank ATM Record or improper POS purchase receipt, contact us as soon as possible. You can call the CitiBusiness Service Center (see back cover for phone numbers) or your dedicated service specialist when applicable. Note: if the error concerns an ATM network transaction, be sure to contact Citibank — not the financial institution that operates the machine.

To assist you, our CitiBusiness Service Center representative will need to know:

- Your name and account number.
- The dollar amount of the suspected error.
- The type, time and date of the transaction.
- A description of the error or the transaction you are unsure about, and an explanation as clearly as possible why you believe it is an error or why you need more information.

We will investigate and resolve each problem as quickly as possible. As soon as you contact us, we will start our investigation. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

## Unauthorized Transactions

You have the responsibility to notify us at once if you believe your Citibank Banking Card/CitiBusiness Debit Card has been lost or stolen, your PIN has been discovered, or someone has made a transaction using your account without permission. In addition, if your monthly statement shows transactions you did not make, you must notify us at once. Notify us by calling the CitiBusiness Service Center at the number on the back of this Manual or contact your dedicated service specialist when applicable.

## Citibank Banking Card/CitiBusiness Debit Card Banking Security Tips

You can help prevent unauthorized access to your accounts by following these common sense rules:

- Keep your Citibank Banking Card/CitiBusiness Debit Card to yourself. Never use it to assist others as you might be allowing them to take money from your account;
- Treat your Citibank Banking Card/CitiBusiness Debit Card like cash. Do not leave it where others can find it. Do not give it to anyone to hold as “security” for any reason or under any circumstance;
- Keep your Personal Identification Number (“PIN”), Telephone Personal Identification Code (“TPIC”) and other access devices secret. Do not tell them to anyone. Do not write them on your Citibank Banking Card/CitiBusiness Debit Card or keep them in your wallet or purse;
- Be careful about surrendering information about your access devices over the telephone;
- Change your PIN periodically;
- Review your account statements regularly and notify us promptly of any discrepancies;
- Be sensible about using Proprietary Citibank ATMs and Network ATMs. Remember to use the same caution and common sense you would use in any 24-hour facility;
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half-hour after sunset;
- Consider having someone accompany you when using an ATM later than a half-hour after sunset;
- Be sure to close the door behind you when you enter or leave the facility, as appropriate;
- Do not permit any unknown person to enter after regular banking hours;
- Never begin an ATM transaction if there is insufficient light or if you notice anything suspicious — go to a different location or return at another time;
- Always cancel a transaction-in-progress and end your session, place your Citibank Banking Card/CitiBusiness Debit Card in your pocket, and leave the ATM location if you notice anything suspicious;
- Never display cash at ATM locations. Place cash and your Citibank Banking Card/CitiBusiness Debit Card in a pocket as soon as you complete your transaction. Count cash in a safe location, such as a locked car, home or office;
- Always take your ATM receipt with you when you leave — do not leave it near the ATM;
- Be aware that many ATM machines record activity by a surveillance camera or cameras;
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

We cannot guarantee your safety at an ATM.



Please address any complaints concerning security at Proprietary Citibank ATMs to CitiBusiness Service Center at 877-528-0990.

For emergency assistance at any Proprietary Citibank or Network ATM, please call 911.

In addition, if an issue arises with respect to a Proprietary Citibank ATM location in New York State, please address any complaints concerning security as follows:

**New York area:**

CITIALERT

One Court Square 42nd Floor

Long Island City, NY 11120

212-ATM-HELP (212-286-4357)

or

**NYS Banking Department (for all NY clients only)**

ATM Hotline 888-697-2861

# ERISA Section 408(b)(2) Disclosure Document

If you have a retirement plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), by opening your account, your signature on the Business Deposit Account Application and other account opening documents constitutes your acknowledgement that you reviewed the below CitiBusiness ERISA Section 408(b)(2) Disclosure Document made available to you reasonably in advance of your deciding to open your account and that after your review, you made an independent decision that the fees and other compensation are reasonable for the services being provided by Citibank. Your signature further acknowledges that you consent to Citibank updating or changing the Disclosure Document by posting updated documents and/or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> and that it is your responsibility to check the website periodically for such updates.

## ERISA Section 408(b)(2) Disclosure Document CitiBusiness Accounts

### Introduction

This disclosure document ("Disclosure Document") provides an overview of the fees and other compensation charged for or otherwise related to the services provided by Citibank, N.A. ("Citibank"), or other Citigroup Inc. businesses (collectively "Citi"), with respect to certain employee benefit plans that have opened a CitiBusiness Account at Citi ("Account"). This document is intended to include the information required by the Department of Labor regulation under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), which is commonly known as the service provider fee disclosure rules (referred to herein as the "408(b)(2) Regulation"). You may access the full text of the Department of Labor's final 408(b)(2) Regulation at <http://www.dol.gov/ebsa/pdf/2012-02262-PH.pdf>. This Disclosure Document should be read in conjunction with your CitiBusiness Client Manual, the CitiBusiness Schedule of Standard Fees and Charges and other account-related documents (referred to collectively as "Client Documents").

The following information reflects our current arrangements for services that may be provided to or offered to your plan in connection with its Account at Citi. Your plan may also receive services from other Citi affiliated and non-affiliated service providers, such as a third-party administrator. To the extent that your plan receives services from Citi that are outside of the scope of the services covered by this Disclosure Document, please refer to the disclosure documents specifically relating to those services. For services and related fees and expenses associated with services provided by parties that are not affiliated with Citi, please refer to the disclosure documents provided by that service provider or contact them directly.

**Explanation of Services:** Citi provides a variety of business banking account options, including interestbearing and non-interest-bearing demand deposit checking accounts, savings accounts, insured money market accounts (IMMA) and certificates of deposit accounts. These services may include certain sub-services that are not specifically stated. With respect to your Account, Citi does not provide cash management services. For more information regarding the services that Citi makes available, please review your Client Documents.

**Explanation of Status/Capacity:** In providing services contemplated under the Client Documents, Citi operates solely in the capacity of a depository institution and is not acting as a fiduciary to your plan.

### Explanation of types of compensation:

**Direct Compensation** means payments made directly by the plan for services rendered to the plan. Direct compensation disclosed in this Disclosure Document are dollar amounts earned and retained by Citi on a cash basis.

**Indirect Compensation** means compensation received from sources other than directly from the plan or plan sponsor in connection with the services provided to the plan. In certain circumstances, the payment of indirect compensation to Citi may depend on several factors, including the elapsed time period during which deposits are held at Citi.

### Direct Compensation

None. All fees and charges are waived for your Account.

**Indirect Compensation Paid from Sources Other than the Plan**

**Benefits from Bank Deposits:** Citi obtains financial benefits attributable to the Account's cash balances invested in Citi deposits. This is because Citi may invest these cash balances or use them to fund certain of its business activities, whereby Citi keeps the difference between any interest paid to the Account and other costs incurred by it with respect to these cash balances and the interest or other income earned on its loans, investments and other assets obtained with the use of these cash balances.

**Termination Fee:** None.

**Additional disclosures regarding compensation that may be received by Citi or related parties**

Citi or a related party may receive other forms of compensation not described above. Generally, these payments are not attributable to any individual account or client.

**Marketing Support, Conferences, Sales Meetings and Similar Activities**

Citi may receive marketing and training support payments, conference subsidies, and other types of financial and non-financial compensation and incentives from mutual fund companies, insurance and annuity companies and other investment product distributors, investment advisors, broker-dealers and other vendors to support the sale of their products and services to Citi clients. These payments may include reimbursement for Citi's participation in sales meetings, seminars and conferences held in the normal course of business. These payments may also include reimbursements for costs and expenses incurred by Citi in sponsoring conferences, meetings and similar activities. These payments are received by Citi in connection with all of its accounts and are not dependent on or related to the amount of assets invested in your Account. Because they are based on all of Citi's accounts, they cannot reasonably be allocated to any particular account. The providers independently decide what they will spend on these types of activities and do not share this information with Citi subject to regulatory guidelines and Citi policies. The amount of any expense reimbursement or payment to Citi is dependent on which activities Citi participates in or sponsors, the amount of that participation and other factors and is determined by the provider.

**Receipt of Gifts, Gratuities and Nonmonetary Compensation to Citi**

From time to time, third-party vendors (such as investment product distributors and providers, mutual fund companies, investment advisors, insurance and annuity companies, broker-dealers, wholesalers, etc.) may provide Citi with non-monetary gifts and gratuities, such as promotional items (i.e., coffee mugs, calendars or gift baskets), meals and access to certain industry-related conferences or other events (collectively, "gifts"). Citi has implemented policies and procedures to comply with current regulations intended to ensure that Citi and its employees worldwide avoid actual or perceived conflicts of interest when giving or receiving gifts and entertainment from relevant parties, and comply with all applicable laws and regulations including the U.S. Bank Bribery Act and the U.S. Foreign Corrupt Practices Act. Under the Citi policy, the maximum value that may generally be received by any individual in any calendar year for a gift is \$100.00, and for meals and entertainment the maximum is \$250.00 per event. Entertainment must be appropriate, customary and reasonable and clearly not meant to influence Citi business or serve as a "quid pro quo" for it to be accepted by Citi. To the extent any gift, gratuity or nonmonetary compensation is paid to or received by Citi, we believe it is insubstantial with respect to any particular account or client.

**Referral/Solicitor Fees**

If your account was referred to us by a third party, please refer to the applicable disclosure letter/document provided to you at the time of the referral for information regarding any fees that may have been paid by Citi to the referring party.

The foregoing are the services, transactions and fees that may be offered to plan clients. Certain services or transactions referenced or discussed herein or otherwise provided with respect to your Account may not require an ERISA prohibited transaction exemption or may be covered by an exemption other than Section 408(b)(2) of ERISA and as such, are not covered by this Disclosure Document. You should refer to your Client Documents (or disclosure document provided by Citi or other service provider) for information on any fee not specifically referenced herein that could be charged to your Account.

If you have any questions concerning this 408(b)(2) Disclosure Document or the information provided to you concerning our Account services and compensation, or need a copy of the Client Documents, please contact your Citibank representative.

# CitiBusiness Service Center

With our CitiBusiness Service Center, you may get account information and make transfers between certain linked accounts — including payments. To use this service, call us at 1-877-528-0990 or contact your dedicated service specialist when applicable. When using the Automated System, you will need to provide your Citibank Banking Card Identification Number together with your CitiPhone Banking Access Code, which you select when you open your account or when you first use this service. Clients who are not eligible for a Citibank Banking Card/CitiBusiness Debit Card can still get account information via our CitiBusiness Service Center.

Under certain circumstances, the CitiBusiness Service Center will not permit you to make transfers: if the accounts are not linked; if you provide an incorrect CitiPhone Banking Access Code; if you have attempted to transfer an amount greater than the available balance in the paying account; or if the transfer would exceed the number allowed for such transactions.

See Limits on Transfers on page 31.

For assistance with your account information on Citibank services, please call:

<b>CitiBusiness Service Center from anywhere in the U.S.</b>	<b>1-877-528-0990*</b>
(Monday-Friday, 7 AM - 11 PM; 9 AM - 5:30 PM Saturday-Sunday Eastern Standard Time)	
To call collect from outside the U.S. (Available 24 hours a day, 7 days a week)	1-210-677-0065*
For Text Telephone/TTY anywhere in the U.S.	1-800-945-0258*
<b>Retirement Plan Services</b>	<b>1-800-695-5911*</b>
(Monday-Friday, 9 AM - 8 PM; 10 AM - 6 PM Saturday Eastern Standard Time)	
<b>To find the most convenient location</b>	<b>1-800-374-9800</b>

Note: Not all accounts are accessible at every network machine.

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

© 2016 Citibank

Citibank, N.A. Member FDIC.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Item US53055-All (Rev. 9/16) Pkg. 25

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

Last Updated 10/31/2023

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

EFFECTIVE IMMEDIATELY, the Electronic Banking section of the *Client Manual* is amended by updating the “MasterCard MoneySend” subsection under the subsection titled “Citibank Banking Card/CitiBusiness Debit Card” as follows:

**Debit Card Payment and Transfers.** You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant websites. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person-to-person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person-to-person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as “DEBIT CARD TRANSFER CREDIT” and funds you transfer to another person will appear on your statement as “DEBIT CARD TRANSFER DEBIT.”

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective IMMEDIATELY, the “Payment Processing Hierarchy” and “Uncollected Funds and Overdrawn Balances” paragraphs under the section titled “Withdrawals” have been updated as follows:

#### Payment Processing Hierarchy

Generally, we credit your account for items and funds that have been accepted for deposit, and then process charges and transactions presented for payment against your account. The order of posting depends on a number of factors, including, when a transaction occurs, the type of transaction and the amount. Generally, checks and payments presented against your account will be paid in order of smallest to largest dollar amount which may also include certain other electronic transactions such as ACH debits and checks that have been converted into ACH debits. At any time, we may modify the posting order at our sole discretion without notice to you. As such, if you wish to avoid an overdraft or the possibility of a rejected transaction, you should take steps to ensure that your account has sufficient funds to cover each of your transactions and our fees. Please refer to the section titled “Citibank’s Standard Funds Availability Policy (All Marketplaces)”. For the most accurate and up to date information regarding your account please refer to the *Amendments to the CitiBusiness Client Manual, U.S. Markets*.

#### Uncollected Funds and Overdrawn Balances

A draw against uncollected funds occurs when a transaction, item or other debit exceeds the amount of funds available for immediate use in the account. An overdraft or overdrawn balance occurs when one or more transactions exceed your available balance and may result in a negative balance. When multiple overdrafts or items are presented to process against uncollected funds occur on the same day, related fees may be combined into a single charge on your statement summary. Citibank has no obligation to pay or honor a check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. However, based upon a variety of factors which may change from time to time, we may elect to pay checks, items, or other debits drawn against uncollected funds or overdrawn balances in your account. Any such election to pay shall be in Citibank’s sole discretion and shall not relate to any other past or subsequent check, item or other debit, nor shall it constitute a course of dealing or a waiver of Citibank’s right to decline to pay any other check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. Citibank reserves the right to charge a fee when we pay an overdraft or process items against uncollected funds or return an item unpaid for an overdrawn balance. A daily interest charge of the current prime rate + 3% will be applied in connection with those payments for the actual number of days there exists a negative available balance in your account. Please refer to the “Additional Transaction Services Charges” in your *CitiBusiness Standard Schedule of Fees and Charges* for a full description of this charge.

If, for any reason, Citibank waives the interest charge on any payment creating or increasing a negative available balance in your account, such waiver shall not constitute a waiver of interest charges on any such payment thereafter. Each account owner is jointly or severally responsible for promptly repaying any overdrawn balances created in the account and associated interest charges, whether or not the owner participates in the transaction or benefits from its proceeds.

A service fee may also be charged when a check, ACH, item, or other debit is presented against uncollected funds or overdrawn balances. Therefore, based on various factors affecting the amount of uncollected funds and overdrawn balances in your account, your account may incur a daily interest charge and a service fee for payments made against uncollected funds or overdrawn balances. The daily interest charge and service fee may be offset by balances in your checking account that receive earnings credit. For descriptions of the service fee and the interest charge, please refer to the “Additional Transaction Services Charges” in your *CitiBusiness Standard Schedule of Fees and Charges*.

If Citibank elects not to advance funds to pay checks, items or debits drawn against uncollected funds or overdrawn balances in your account, or if the amount of any such check, item, or debit is not fully covered by such advance, your CitiBusiness Safety Check coverage or CitiBusiness Checking Plus line of credit may be triggered to pay the check, item or debit request. For a description of these services and any applicable fees, please refer to the section entitled “Overdraft Protection.”

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective IMMEDIATELY, the reference to the “Overdrawing Your Account” section in the “Paying Your Checks” paragraph has been corrected to refer to section “Uncollected Funds and Overdrawn Balances.”

## EFFECTIVE DATE: AUGUST 11, 2023

### AMENDMENT:

Effective August 11, 2023, the CitiBusiness Certificate of Deposit table has been updated to clarify the timing of Additional Deposits and Penalty-Free Withdrawal of Principal at CD Maturity as follows:

CD Description	7-Day	14-Day	CD (short-term) 1, 2, 3, 6 months	CD (short-term) 9 months	Variable Term CD	CD (long-term) 18 months	CD (long-term) 1, 2, 3, 4, 5 years
Additional Deposit	At Maturity	At Maturity	During Grace Period <sup>3</sup>	During Grace Period	During Grace Period	During Grace Period	During Grace Period
Penalty-Free Withdrawal of Principal at CD Maturity (Grace Period)	Maturity Date	Maturity Date	Maturity Date plus 7 days	Maturity Date plus 7 days	Varies based on CD term**	Maturity Date plus 7 days	Maturity Date plus 7 days

The Penalty-Free Withdrawal of Principal at CD Maturity (Grace Period) footnote for Variable Term CDs has been updated to the following:

*\*\*On Maturity Date for terms of 31 days or less; Maturity Date plus 7 days for terms greater than 31 days.*

## EFFECTIVE DATE: IMMEDIATELY

In order to enhance the clarity of our Funds Availability policy, we have revised the language in the Funds Availability section of the CitiBusiness Client Manual. The new language below replaces in its entirety the Funds Availability disclosure previously provided to you and is effective immediately.

Please note the following changes:

1. Elimination of the longer delay exception for redeposit of checks returned unpaid;
2. Elimination of the longer delay exception for repeated overdrafts;
3. Clarification of the standard funds availability schedule for Texas deposits (refer to the section titled “All other checks” below);
4. Additional information about Bank by Mail deposits; and
5. Additional information about determining the date of deposit for a check deposit made via the Remote Check Deposit service.
6. Elimination of the paragraph titled “Special Deposit Procedures.”
7. Same day availability for certain checks when deposited with a teller will be terminated effective February 17, 2023.

### Citibank’s Standard Funds Availability Policy (All Marketplaces)

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal. It describes the maximum time period it will take for your deposits to become available for withdrawal. It also describes certain types of deposits that are given special availability. Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

### Determining the Date of Deposit

The day funds become available is determined by counting business days from the day of your deposit. Every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next business day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the business day are considered received that day. The end of business day is posted at each branch and may vary by branch location.
- Deposits made at Citibank ATMs and non-Citibank ATM facilities before 10:30pm Eastern Time (9:30pm Central Time; 7:30pm Pacific Time) are considered received that day.
- Deposits made using the Remote Check Deposit service before 11:00pm Eastern Time (10:00pm Central Time; 8:00pm Pacific Time) are considered received that day.
- Deposits made at a night depository or received at a lock box facility are considered received by Citibank when the deposit is removed from the night depository or lockbox, which will be no later than the next business day.

- Check deposits can be made by mail. A check deposit received by mail is considered made on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility. Mailed deposits should include deposit ticket or list of checks, including company name and account number for deposit. Deposits mailed without a deposit ticket must have the account number written in the endorsement section on the back of each check. All checks must be properly endorsed by the business. Checks will post within 72 hours of receipt.

**For regular mail:**

Citibank  
ATTN: Check Operations-CORP  
Bank by Mail P.O. Box 769009 San Antonio, TX 78245

**For overnight mail:**

Citibank  
ATTN: Check Operations — Bank by Mail  
100 Citibank Drive Bldg. 3  
San Antonio, TX 78245

### **Incoming Wire Transfers and Electronic Direct Deposits**

Funds are available on the *same business day* we receive the deposit

### **Cash**

**When deposited with a teller:**

- Available on the *same business day* we receive your deposit (available immediately)

**When deposited at a Citibank ATM:**

- Available on the *first business day* after the day we receive your deposit

### **Certain Types of Checks**

**Applies to:**

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a State or by general purpose units of Local Government
- U.S. postal money orders
- Cashier's checks, Teller's checks, Certified checks and Travelers Checks
- Checks drawn on a Citibank, N.A. U.S. branch

**EFFECTIVE FEBRUARY 17, 2023, THE FOLLOWING PROVISION WILL BE DELETED IN ITS ENTIRETY:**

**When deposited with a teller:**

- Available on the *same business day* we receive your deposit

**AND REPLACED WITH:**

**When deposited with a teller:**

- Available on the first business day after the day we receive your deposit

**When deposited at a Citibank ATM or non-Citibank ATM facility:**

- Available on the *first business day* after the day we receive your deposit

### **All Other Checks**

Total Deposit amounts up to \$100,000

Funds from all other check deposits on any one day that **total \$100,000 or less** will be available on the second business day after the day of deposit. The first \$225 of these check deposits will be available on the first business day after the day of deposit. For check deposits made at a physical lockbox location in Texas or at a Citibank ATM located in Texas, the full amount of the deposit up to \$100,000 will be available on the first business day after the day of deposit.

Large Dollar Deposits (Check deposits that total greater than \$100,000)

If the total of your check deposits on any one day is greater than \$100,000, the amount in excess of \$100,000 will be available on the third business day after the day of deposit. For check deposits made at a physical lockbox location in Texas or at a Citibank ATM located in Texas, such deposits will be available on the second business day).



**By way of example:**

For accounts domiciled in New York, for example, if you deposit a check (or multiple checks on any given day) that total(s) \$125,000:

- The first \$225 of your deposit will be available on the *first business day* after the day of deposit
- An additional \$99,775 will be available on the *second business day*
- The remaining \$25,000 from that deposit will be available on the third business day.

**Special Rules for New Clients**

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

- You will be entitled to the availability described above for:
  - Incoming wire transfers and electronic direct deposits
  - Cash
  - Certain types of checks (as defined above)
- For all other checks your availability will be as follows:
  - The first \$225 of your deposit will be available on the *first business day* after the day of deposit
  - The remaining funds from these checks will be available on the *4th business day* after the day of deposit

**Longer Delays May Apply**

- Doubt of collectability — We may delay the full amount of any check you deposit up to 5 business days if we have reason to believe the check you have deposited will not be paid. Should this occur, we will send you a deposit hold notice no later than the next business day after we decide to take this action.
- Emergency situations — We may delay the full amount of any check you deposit up to 7 business days if we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control, such as the impact of a natural disaster. Should this occur, we will notify you if we are able to do so.

**Collection Items**

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Schedule of Standard Fees and Charges.

**Holds on Other Funds**

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback**

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy**

We will notify you of any change(s) to our Funds Availability policies as required by applicable law.

**EFFECTIVE DATE: IMMEDIATELY****AMENDMENT:**

Effective Immediately, the following change is made to the *CitiBusiness® Client Manual*: The paragraph titled, “Transactions Made Outside the U.S. and Puerto Rico” within the “Electronic Banking” section of the *CitiBusiness® Client Manual* is deleted in its entirety and replaced with the following:

**Transactions Made Outside of the United States and its Territories**

**International Transaction Charge.** We will apply a foreign exchange fee equal to 2% of the transaction amount (including credit and reversals) for each debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories.

## EFFECTIVE DATE: FEBRUARY 1, 2021

The “Deposits by Mail” section of the Client Manual that begins on page 26 is deleted in its entirety and replaced with the following section:

**Check deposits can be made by mail. You may make a check deposit by mail by sending it to:**

Citibank  
ATTN: Check Operations-CORP  
Bank By Mail P.O. Box 769009 San Antonio, TX 78245

For overnight mail, check deposits should be sent to:

Citibank  
ATTN: Check Operations — Bank By Mail  
100 Citibank Drive Bldg 3  
San Antonio, TX 78245

A check deposit received by mail is considered made on the day we receive it at the address above. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the above facility for processing and will be considered received on the date the deposit is received by this facility.

Mailed deposits should include deposit ticket or list of checks, including Company Name & Account number for deposit. Deposits mailed without a deposit ticket must have the Account number written in the endorsement section on the back of each check. All checks must be properly endorsed by the business. Checks will post within 72 hours of receipt.

## EFFECTIVE DATE: IMMEDIATELY

Currently, Citibank does not impose an extended delay on the redeposit of check(s) returned unpaid. Therefore, effective immediately, the “Exceptions to Citibank’s Standard Funds Availability Policy” section of the CitiBusiness Client Manual is amended as follows:

The subsection titled “Redeposit of Check(s) Returned Unpaid” is deleted in its entirety.

## EFFECTIVE DATE: NOVEMBER 1, 2020

1. The “General Information” section of the CitiBusiness Client Manual that begins on page 3 is amended as follows:

The subsection titled “Changing Your Account Records” located on page 4 is deleted in its entirety and replaced with the following new subsection:

It is important that your account records be kept up to date. You have a responsibility to provide us with your physical mailing address (not a post office box). Please inform us of any change in your business address, including your physical mailing address or your electronic mail address. Be sure to change the address on all of your accounts. If you fail to do so, we shall not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from such failure.

The subsection titled “Account Errors and Adjustments” located on page 4 is amended by deleting the first paragraph of such subsection and replacing it with the following new paragraph:

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the error and make an adjustment (debit or credit) to your account or, alternatively, credit your account for the full amount of the discrepancy without investigation.

The subsection titled “Opening an Account” that begins on page 5 is amended by deleting the third sentence on page 6 and replacing it with the following new paragraph:

In addition, we collect and use personal information from or about you to process applications, service your accounts or otherwise run our business. The personal information can include information about your account and transactions, and information we receive from credit reporting agencies and other sources. We share this information with our affiliates or third parties to check creditworthiness, service your accounts, market products or services, or otherwise run our business as permitted by applicable law.

2. The “Foreign Account Tax Compliance Act (FATCA)” section of the Client Manual that begins on page 9 is deleted in its entirety and replaced with the following section:

In order for Citibank to comply with the provisions of the Foreign Account Tax Compliance Act (FATCA), a U.S. federal tax law, Citibank may request additional information and/or documentation. Furthermore, you should not rely upon Citibank to determine the impact of FATCA on your business activities or what your compliance obligations are under FATCA. Citibank encourages you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

If your business is organized as a partnership, these terms shall remain in full force and effect despite changes in the parties comprising your partnership. For this purpose, your “partnership” shall include any altered or successor partnership, but the predecessor partnerships and their partners shall not thereby be released from any liability. Citibank may require new partners to execute documentation relating to the accounts.

3. The “Governing Law” section of the Client Manual that begins on page 9 is deleted in its entirety and replaced with the following section:

Accounts and services are governed by federal laws and regulations and, to the extent not preempted by federal law or otherwise inapplicable, by your “governing state law.” Your governing state law, if you first opened your account or enrolled for a service at a branch, is that of the state in which that branch is located, regardless of the state where your business is located or where you reside. Your governing state law in all other cases, including if you opened your account or enrolled for a service remotely (for example by Citibank® Online or CitiPhone Banking®), is deemed to be the law of the State of South Dakota, unless a specific agreement states otherwise.

4. The “CitiBusiness Checking Accounts” section of the Client Manual that begins on page 13 is amended by adding the following new subsection as the final subsection on page 17:

**How CitiBusiness Checking Balances are Maintained:**

For regulatory and accounting purposes, all CitiBusiness checking accounts (whether interest-bearing or non-interest-bearing) consist of two sub-accounts: (i) a transaction sub-account into which all financial transactions are posted; and (ii) a savings sub-account into which available balances above a pre-set level are transferred daily. Transfers to and from the savings sub-account will be periodically made when available balances in the transaction sub-account exceed a preset level or fall below a predetermined level, as applicable. Transfers between these sub-accounts are in accordance with federal regulations.

This structure will not impact the use of your account or your bank statement and both sub-accounts are treated as a single account for purposes of customer deposits and withdrawals, applicable interest, fees, FDIC insurance, and other features. As required by federal regulations, we reserve the right to require seven days’ advance notice before permitting withdrawals from only the savings subaccount portion of your account. However, we do not presently exercise this right.

The “Standard Funds Availability Schedule” section of the Client Manual that begins on page 27 is deleted in its entirety and replaced with the following section:

**The following schedule applies to all check deposit(s) made during any Business Day, except as set forth under “Special Availability of Certain Deposits”**

Deposits of \$100,000 or less will be available two (2) Business Days after deposit, and deposits in excess of \$100,000 will be available three (3) Business Days after deposit. When you make a single deposit, or multiple deposits in the course of a Business Day, totaling more than \$100,000, the portion in excess of \$100,000 will be available three (3) Business Days after deposit. Any time you deposit two (2) or more checks totaling more than \$100,000, the check or checks with the fastest availability will be allocated to the portion of your deposit below \$100,000.

The first \$225 of your total Business Day’s check deposits is available on the Business Day after the Business Day of deposit, unless made with a teller, in which case it is available immediately.

5. The “Electronic Banking” section of the Client Manual that begins on page 37 is amended by adding the following new subsection on page 40 after the subsection entitled “Transaction Records:”

**MasterCard MoneySend**

You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant web sites using Mastercard MoneySend. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person-to-person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person-to-person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as “MoneySend Credit” and funds you transfer to another person will appear on your statement as “MoneySend Debit.”

6. The subsection titled “Receipt of Gifts, Gratuities and Nonmonetary Compensation to Citi” which begins on page 45 of the Client Manual is deleted in its entirety and replaced with the following:

From time to time, third-party vendors (such as investment product distributors and providers, mutual fund companies, investment advisors, insurance and annuity companies, broker-dealers, wholesalers, etc.) may provide Citi with non-monetary gifts and gratuities, such as promotional items (i.e., coffee mugs, calendars or gift baskets), meals, entertainment and access to certain industry related conferences or other events (collectively, “gifts”).

Citi has implemented policies and procedures to help ensure compliance with all applicable laws and regulations (including the U.S. Bank Bribery Act and the U.S. Foreign Corrupt Practices Act). These are intended to ensure that Citi and its employees worldwide avoid actual or perceived conflicts of interest when giving or receiving gifts and entertainment from relevant parties.

The policies and procedure limit the maximum value that may generally be received by any individual to (i) \$100.00 in any calendar year for a gift, and (ii) \$250.00 for meals and entertainment (sporting events, theater, or other comparable entertainment), in each case (subject to preapproval), per vendor, per day, and an aggregate maximum of \$1,000.00 per calendar year per vendor.

The foregoing must be appropriate, customary and reasonable and clearly not meant to influence Citi business or serve as a “quid pro quo” for it to be accepted by Citi. To the extent any gift, gratuity or non-monetary compensation is paid to or received by Citi, we believe it is insubstantial with respect to any particular account or client.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

© 2023 Citibank, N.A. Member FDIC. Equal Credit Opportunity Lender. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. All rights reserved.

Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
18 Month		2.85%	2.81%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

# District of Columbia



## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

# Greater Miami Region



Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
9 Month		4.00%	3.92%
1 Year		4.00%	3.92%
18 Month		2.85%	2.81%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.



# Greater Chicago Region



Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
9 Month		4.00%	3.92%
1 Year		4.00%	3.92%
18 Month		2.85%	2.81%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

# Massachusetts



Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

# New Jersey



## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

# Nevada



## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
18 Month		2.85%	2.81%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

# Pennsylvania



## Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings	\$0 - \$249,999.99	0.10%	0.10%
	\$250,000 +	1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

©2024 Citibank, N.A. Member FDIC. CitiBusiness and Citibank and Arc Design are registered service marks of Citigroup Inc.

Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
18 Month		2.85%	2.81%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.



Interest Rate Sheet for CitiBusiness® Products <sup>1</sup>

Effective: 02/13/2024 Through 02/19/2024

Checking Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness Interest Checking		1.01%	1.00%
Money Market Products <sup>2</sup>		Annual Percentage Yield	Interest Rate
CitiBusiness	\$0 - \$499,999.99	0.10%	0.10%
IMMA <sup>3</sup>	\$500,000 +	1.01%	1.00%
CitiBusiness Savings		1.01%	1.00%
Certificates of Deposit <sup>4</sup>		Annual Percentage Yield	Interest Rate
7 Day		0.02%	0.02%
14 Day		0.02%	0.02%
1 Month		0.02%	0.02%
2 Month		0.02%	0.02%
3 Month		4.00%	3.92%
6 Month		4.25%	4.16%
1 Year		4.00%	3.92%
2 Year		2.00%	1.98%
3 Year		2.00%	1.98%
4 Year		2.00%	1.98%
5 Year		2.00%	1.98%

<sup>1</sup> Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-877-528-0990. Fees could reduce earnings. Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.

<sup>2</sup> Rates on these products may change after your account is opened.

<sup>3</sup> As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

<sup>4</sup> A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of California or Nevada as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.40	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

Small Business

CitiBusiness® Standard Schedule of Fees and Charges



California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts	Online Banking	CitiBusiness® Credit Services	Other Services
<ul style="list-style-type: none"><li>• CitiEscrow</li><li>• Deposit Administrator Account</li><li>• Security Deposit Account</li></ul>	<ul style="list-style-type: none"><li>• Citibank Online for Small Business</li><li>• CitiBusiness® Online</li></ul>	<ul style="list-style-type: none"><li>• Checking Plus®</li><li>• Credit Lines</li><li>• Installment Loans</li><li>• Owner-Occupied Mortgages</li><li>• SBA Loans</li><li>• Letters of Credit and Bankers’ Acceptances</li></ul>	<ul style="list-style-type: none"><li>• Cash Management Services</li><li>• Consumer Accounts</li><li>• Safe Deposit Boxes</li></ul>

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Florida as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.25 <sup>6</sup>
Currency Purchase (per \$100)	\$0.25
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.



Small Business

CitiBusiness® Standard Schedule of Fees and Charges



Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts	Online Banking	CitiBusiness® Credit Services	Other Services
<ul style="list-style-type: none"><li>• CitiEscrow</li><li>• Deposit Administrator Account</li><li>• Security Deposit Account</li></ul>	<ul style="list-style-type: none"><li>• Citibank Online for Small Business</li><li>• CitiBusiness® Online</li></ul>	<ul style="list-style-type: none"><li>• Checking Plus®</li><li>• Credit Lines</li><li>• Installment Loans</li><li>• Owner-Occupied Mortgages</li><li>• SBA Loans</li><li>• Letters of Credit and Bankers’ Acceptances</li></ul>	<ul style="list-style-type: none"><li>• Cash Management Services</li><li>• Consumer Accounts</li><li>• Safe Deposit Boxes</li></ul>

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Maryland, Virginia, Washington D.C. or the Maryland Affordable Housing Trust Association as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.12
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

Small Business

CitiBusiness® Standard Schedule of Fees and Charges



Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Fund of New York State.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.35 <sup>6</sup>
Currency Purchase (per \$100)	\$0.35
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

#### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

##### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

##### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

##### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

##### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Texas

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned is remitted to the Texas Equal Access to Justice Foundation.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Texas

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Texas

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Texas

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

#### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

##### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

##### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

##### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

##### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Electronic Banking

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None

Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None

Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the appropriate IOLTA Fund on behalf of the law firm that opened the account. Citi can currently remit interest to the following States: New York, Connecticut, New Jersey, California, Nevada, Delaware, Florida, Illinois, Washington D.C., Virginia, Maryland, Ohio, Michigan, Missouri, Georgia, South Carolina, Colorado, Washington, Pennsylvania, Massachusetts and Texas.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness® Flexible Checking and CitiBusiness Streamlined Checking customers.

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Electronic Banking

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Electronic Banking

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.10
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.



Small Business

CitiBusiness® Standard Schedule of Fees and Charges



Electronic Banking

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts	Online Banking	CitiBusiness® Credit Services	Other Services
<ul style="list-style-type: none"><li>• CitiEscrow</li><li>• Deposit Administrator Account</li><li>• Security Deposit Account</li></ul>	<ul style="list-style-type: none"><li>• Citibank Online for Small Business</li><li>• CitiBusiness® Online</li></ul>	<ul style="list-style-type: none"><li>• Checking Plus®</li><li>• Credit Lines</li><li>• Installment Loans</li><li>• Owner-Occupied Mortgages</li><li>• SBA Loans</li><li>• Letters of Credit and Bankers’ Acceptances</li></ul>	<ul style="list-style-type: none"><li>• Cash Management Services</li><li>• Consumer Accounts</li><li>• Safe Deposit Boxes</li></ul>

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Connecticut or New Jersey as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.20
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.30 <sup>6</sup>
Currency Purchase (per \$100)	\$0.30
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

Small Business  
CitiBusiness® Standard Schedule of  
Fees and Charges



Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Massachusetts

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

#### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Massachusetts as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

#### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Massachusetts

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Massachusetts

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.20
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.30 <sup>6</sup>
Currency Purchase (per \$100)	\$0.30
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.



# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Massachusetts

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

#### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

##### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

##### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

##### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

##### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

## Small Business CitiBusiness® Cash Management Products Pricing Schedule



Citibank can help you manage your financial objectives through effective cash management solutions that alleviate some of your time-consuming financial tasks and let you concentrate on what you know best – your products, services and, most importantly, your customers.

### Account Reconciliation Process

Service	Fee
Positive Pay CitiBusiness Online Module	No Charge
Positive Pay Maintenance <sup>1</sup>	\$22.00 monthly per account
Positive Pay Items	\$0.03 per item
Payee Positive Pay Maintenance <sup>1</sup>	\$30.00 monthly per account
Payee Positive Pay Items	\$0.05 per item
Positive Pay Stand Alone Maintenance	\$55.00 monthly per account
Positive Pay Stand Alone Item	\$0.04 per item
Payee Positive Pay Stand Alone Maintenance	\$50.00 monthly per account
Payee Positive Pay Stand Alone Item	\$0.05 per item
Deposit Reconciliation Maintenance	\$70.00 monthly per account
Deposit Reconciliation Items	\$0.10 per item
Full Reconciliation Maintenance	\$90.00 monthly per account
Full Reconciliation Items	\$0.085 per item
Partial Reconciliation Maintenance	\$65.00 monthly per account
Partial Reconciliation Items	\$0.07 per item
CD-ROM Maintenance	\$30.00 monthly per CD
CD-ROM Imaging – Items	\$0.05 per item
Duplicate Reconciliation Reports	\$20.00 per report
Duplicate CD ROM	\$25.00 monthly per CD
Issue File Translation Software	\$180.00 yearly per license

## Automated Clearing House (ACH Origination)

Service	Fee
ACH Positive Pay Maintenance (1st acct.)	\$50.00 monthly per account
ACH Positive Pay Maintenance (2+ accts.)	\$5.00 monthly per account
ACH Pos Pay Decisioned Item	\$2.00 per item
ACH – CitiBusiness Online Web Module	\$20.00 monthly per account
ACH Detail Reports	\$20.00 monthly per account
ACH Profile Maintenance	\$27.00 monthly per account
ACH Originated Item	\$0.21 per item
ACH Returned Item	\$6.00 per item
ACH Return Item-Unauthorized	\$4.50 per item
Addenda Records Originated	\$0.045 per item
EDI Reporting Service	\$90.00 monthly per account
Item Reversals	\$23.00 per item
ACH Batch Processing (Online)	\$12.00 per batch
Batch Processing Charge – Vendor	\$26.00 per batch
File Processed Fee	\$27.00 monthly per account
Electronic Return File	\$26.00 per file
Delete or Reverse ACH Batch	\$38.00 per batch
Item Deletions	\$27.00 per item
UPIC® Implementation (one time setup fee)	\$40.00 per account
UPIC Service	\$25.00 monthly per account
ACH Debit Block (1st account)	\$23.00 monthly per account
ACH Debit Block (2nd to 5th account)	\$15.00 monthly per account
ACH Debit Block (6 or more accounts)	\$10.00 monthly per account
ACH Debit Filter (1st account)	\$6.00 monthly per account
ACH Debit Filter (2 or more accounts)	\$3.50 monthly per account

## Controlled Disbursement

Service	Fee
Monthly Maintenance Fee	\$140.00 monthly per account
Checks Paid	\$0.21 per item
Check Image Capture	\$0.06 per item
Full Account Reconciliation Maintenance	\$90.00 monthly per account
Full Account Reconciliation Items	\$0.09 per item
Partial Account Reconciliation Maintenance	\$70.00 monthly per account
Partial Account Reconciliation Items	\$0.07 per item
Basic Account Reconciliation Maintenance	\$60.00 monthly per account
Match Paid Maintenance	\$60.00 monthly per account
Payee Name Authentication Maintenance	\$75.00 monthly per account
Match Paid Transmit Issue File	\$12.50 per transmission
Legitimate Paid W/O Issuance	\$12.00 per item
Legitimate Payee Name Item	\$15.00 per item
Unauthorized/Unsigned Item	\$15.00 per item
CD-ROM Statement	\$30.00 monthly per account
CD-ROM Paid Checks Image Maintenance	\$30.00 monthly per account
Duplicate CD-ROM Delivery	\$30.00 per CD
Disbursement Data Transmit/File	\$15.00 per transmission
Disbursement Data Transmit/Item	\$0.01 per item
Reverse Match Pay Maintenance	\$250.00 monthly per account
Reverse Match Pay Set-up Fee	\$250.00 per account
Returned Item	\$12.00 per item

## CitiBusiness® Online

Service	Fee
Cash Manager Suite	\$150.00 per month
Batch Book Transfer Upload	\$10.00 per import

## CitiBusiness Automated BAI2 Transmission

Service	Fee
File Transmission Prior Day	\$275.00 per month
File Transmission Current Wire Detail	\$340.00 per month
File Transmission Combo Prior/Current	\$385.00 per month
BAI2 Implementation	\$600.00 one time per BA

## Direct File Transmission (DFT)<sup>2</sup>

Service	Fee
DFT Implementation	\$1,000.00 one time per BA
DFT Map Translation	\$3,000.00 one time
DFT Monthly Maintenance	\$600.00 per month
DFT – Inbound File Transmission	\$12.00 per wire file
DFT – Outbound File Transmission	\$12.00 per BAI2 file

## Remote Check Deposit

Service	Fee
Monthly Maintenance	\$60.00 per account

## Image Cash Letter

Service	Fee
Monthly Maintenance	\$250.00 per BA

## Sweeps

**IMPORTANT NOTIFICATION:** Effective immediately and until further notice, Citibank is accepting no new enrollments for Zero Balance Accounts (ZBA). Please contact a Citibank Business Specialist with any questions.

Service	Fee
Zero Balance Master Account	\$45.00 per month
Zero Balance Sub Accounts	\$25.00 monthly per account

## Currency Services – Vault

Service	Fee
Currency Deposited	\$0.15 per \$100
Coin Deposited, per roll	\$1.00 per roll
Coin Deposited, per standard bag	\$6.00 per bag
Coin Deposited, per standard half bag	\$3.00 per half bag
Coin Deposited, per non-standard bag	\$6.00 per bag
Coin Deposited, partial/mixed bag	\$6.50 per bag
Coin Deposited, per subject to count bag	\$10.00 per bag
Envelope Deposits	\$1.50 per envelope
Deposit Adjustment	\$6.50 per adjustment
Currency Supplied	\$0.15 per \$100
Coin Supplied, per roll	\$0.12 per roll
Coin Supplied, per standard box	\$6.00 per box
Change Order, touch tone	\$3.75 per order
Change Order, standing	\$2.25 per order
Change Order, called in	\$4.50 per order
Change Order, special	\$35.00 per order
Change to Standing Order	\$10.00 per change
Armored Carrier Transportation	Cost plus 18% account

## Global Solutions Account (GSA)

Service	Fee
GSA Monthly Maintenance	\$50.00
GSA Monthly Minimum	\$300.00
GSA ACH Receipts	\$1.75
GSA SEPA Credit Transfer Payment	\$1.75
GSA SEPA Credit Transfer Receipt	\$1.75
GSA UK Faster Payments	\$1.75
GSA Book Transfer Receipts	\$5.00
GSA Book Transfers – Automated	\$5.00
GSA Book Transfers – Repaired	\$10.00
GSA Wire Receipts – Domestic	\$10.00
GSA Wire Receipts – X Border	\$10.00
GSA Wire Payments – Domestic – Automated	\$15.00
GSA Wire Payments – X Border – Automated	\$15.00
GSA Wire Payments – Domestic – Repaired	\$20.00
GSA Wire Payments – X Border – Manual	\$20.00
GSA Wire Payments – X Border – Repaired	\$20.00

## Wire Transfers

Service	Fee
Outgoing Domestic Wire Transfer	\$55.00 per wire
Domestic Outgoing Wire Transfer <sup>3</sup>	\$17.00 per wire (Online)
Outgoing International Wire Transfer	\$65.00 per wire
International Outgoing Wire Transfer <sup>3</sup>	\$27.00 per wire (Online)
Incoming Wire Transfer	\$15.00 per wire
Domestic Wire Batch Upload	\$15.00 per batch
Deposit Account Control Agreement Wire	\$55.00 per item
Incoming Fax/Email Advice	\$5.00 per advice
Manually Processed Wires (MPP)	\$300.00 per wire

## Wholesale Lockbox

Service	Fee
Implementation Fee	\$300.00 per box
Annual Box Rental	\$150.00 annual per box
Monthly Maintenance	\$220.00 monthly per box
Mail Coordination	\$100.00 monthly per box
CitiBusiness Online Lockbox Imaging	\$125 monthly per box
Item Processing (no photocopy)	\$0.55 per item
Item Processing (with photocopy)	\$0.65 per item
Reassociation (collate)	\$0.27 per item
Envelope Return (Reassociation)	\$0.20 per item
Envelope Return (No association)	\$0.11 per item
Sort Item – Basic	\$0.20 per item
Sort Item – Premium	\$0.40 per item
Data Entry Manual	\$0.018 per keystroke
Data Entry – Auto	\$0.054 per keystroke
Data Entry – Alpha/Numeric	\$0.02 per keystroke
Data Transmission per item	\$0.058 per item
Data Transmission – Weekday	\$15.00 per transmission
Correspondence	\$0.36 per item
Unprocessable Item	\$0.37 per item
Cash Processing	\$15.00 per note
Payee Match – Premium	\$0.20 per item
Express Mail	\$7.50 per item
Custom Reports	\$90.00 per month
Digitized Image – Check	\$0.09 per item
Digitized Image – Doc	\$0.09 per item
Image Archive – Correspondence	\$0.32 per item
Compact Disc – CD	\$40.00 per CD
Fax Report	\$15.00 per fax



## Wholesale Lockbox (continued)

Service	Fee
Image Transmission Item	\$0.05 per item
Image Transmission – Daily	\$13.00 per transmission
Image Transmission Maintenance	\$550.00 per month
Email	\$8.00 per email
Shred Documents	\$0.003 per document
Credit Card Processing	\$0.42 per item
Credit Card Reject	\$0.45 per item
Credit Card Reject Report	\$300.00 per month
CDM Monthly Maintenance	\$300.00 monthly per relationship
CDM Payment	\$0.20 per item
CDM Stands for Suspense Item	\$0.35 per item
CDM Reject	\$0.40 per item
CDM Multi Day Item	\$0.45 per item
Exception Letter	\$4.00 per letter
Daily Lockbox Reports – Online	\$100.00 monthly per relationship

### Footnotes:

<sup>1</sup> Requires Full or Partial Reconciliation

<sup>2</sup> In addition to standard CitiBusiness Online and BAI2 fees.

<sup>3</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.

**For more information about CitiBusiness cash management products, please contact your Citibank Relationship Manager, Business Specialist, or call, Monday – Friday (7 AM - 11 PM ET) and Saturday – Sunday (9 AM - 5:30 PM ET).**

**CitiBusiness® Banking  
Service Center:**  
1-877-528-0990  
From anywhere in the U.S.  
1-800-945-0258  
For text telephone/TTY  
anywhere in the U.S.

**CitiBusiness®  
on the Internet:**  
[www.citibusiness.com](http://www.citibusiness.com)  
**CitiBusiness® Online  
Banking:**  
[www.citibusinessonline.com](http://www.citibusinessonline.com)  
**Citibank Online  
for Small Business**  
[www.citibankonline.com](http://www.citibankonline.com)

- Customers may be charged for expenses incurred on their behalf for courier, postage, fax, telex/cable and for fees charged by other institutions.
- Prices are subject to change without notice.
- Fees may be eligible for Earnings Credit offset.

**Fees for additional services available upon request.**

© 2022 Citigroup Inc. Citibank, N.A. Member FDIC. Equal Credit Opportunity Lender. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

## Citi Private Bank - List of Services

Product Area	Service	Description
Banking	Banking	<p><a href="https://www.privatebank.citibank.com/home/banking.html">https://www.privatebank.citibank.com/home/banking.html</a></p> <p>Cash is a key element within a diversified asset allocation strategy and provides flexibility for making other investments.</p> <p>We offer banking services and treasury management strategies to individuals as well as business clients, helping to streamline their day-to-day operations, maximize yield and reduce risk. In the US, we also offer business cash-management solutions to help meet operating needs.</p> <p>Making your cash work harder: We believe that your cash should work as hard as possible while also being accessible when you need it. Enhancing liquidity can be an essential part of diversifying your overall wealth management strategy. We can offer tailored short- and long-term solutions for your wealth in a broad range of currencies.</p> <p>Addressing your precise needs: From personal to business banking needs, we work with you to gain an understanding of your current and future requirements for liquidity. We can recommend a suitable strategy using a mix of cash accounts, flexible deposits, time deposits and money-market solutions. We offer management strategies for receivables, liquidity and payables for your business.</p> <p>Citi's capital position: Citi Private Bank (one of the best capitalized financial institutions in the world) provides banking services to approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Read a summary of Citi Private Bank's key financial information. <a href="http://www.citigroup.com/citi/investor/qer.htm">http://www.citigroup.com/citi/investor/qer.htm</a></p>
Custody	Custody	<p><a href="https://www.privatebank.citibank.com/home/custody.html">https://www.privatebank.citibank.com/home/custody.html</a></p> <p>As your custodian, we can simplify your portfolio administration and provide dedicated services to help safeguard your assets.</p> <p>Citi is a world-leading provider of custody services, with a global network spanning more than 100 foreign markets. Our team of experts provide a range of custody services complemented by innovative technology and reporting capabilities, as well as escrow services. (Escrow services only available in North America.)</p> <p>Service to meet your needs: Our global network enables us to help meet your particular securities processing and trade settlement needs, however sophisticated and far-reaching. The comprehensive custody services we offer include the ability to instruct the purchase and sale of onshore and offshore third-party mutual funds, as well as top execution on foreign exchange transactions and liquidity management.</p> <p>Holistic view of your wealth: Many sophisticated investors use the services of multiple financial institutions and look to a custodian to help simplify and streamline their account management. We offer a transparent, consolidated view of your global holdings, with easy online access to your account information. Eligible clients can also benefit from the sophisticated portfolio diagnostics of our Global Investment Lab. (<a href="https://www.privatebank.citibank.com/home/investments/investment-lab.html">https://www.privatebank.citibank.com/home/investments/investment-lab.html</a>) Custody services are provided by Citibank, N.A.</p>
Family Offices	Global Family Office	<p><a href="https://www.privatebank.citibank.com/home/family-office.html">https://www.privatebank.citibank.com/home/family-office.html</a></p> <p>With more than a thousand family office clients around the world, our teams understand the challenges that families and family office executives regularly face.</p> <p>We work with each family to create a strategy to help meet your unique objectives, combining the personalized service of a private bank with sophisticated cross-border strategies that are typically reserved for major institutions. Our extensive offering includes brokerage, investment management, lending, banking, trust, custody, and a wide range of corporate advisory and financing services.</p> <p>Responding to unique needs: We serve family offices of varying size and complexity, executing multi-disciplinary strategies based upon each client's requirements. We frequently serve clients with family members, businesses and foundations that span multiple geographies around the world. Our regional client teams work with a small number of family office clients in order to ensure high levels of service.</p> <p>Your personal connection to Citi: Your relationship team is your personal connection to the vast resources of Citi's Institutional Clients Group, which includes global trading, corporate and investment banking, as well institutional research and execution. Regional family office specialists throughout Asia, Europe, Latin America and North America, combine global perspectives on best practices, with local market expertise. We also offer specialized services in such areas as art, aircraft, philanthropy and sports franchise ownership.</p> <p>Linking families and ideas: One of our most important roles is creating a global network of families and family offices. We sponsor numerous regional and global events bringing clients together to explore such topics as family business ownership, next generation education, philanthropy and geopolitical events. We offer a wide range of family office educational programs on such topics as family office investing, cyber security, technology solutions and social impact investing.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Investments	Global Investment Lab	<p><a href="https://www.privatebank.citibank.com/home/investments/investment-lab.html">https://www.privatebank.citibank.com/home/investments/investment-lab.html</a></p> <p>Our Global Investment Lab is a unique team dedicated to helping you understand what really matters in your portfolio and the options open to you.</p> <p>The Lab undertakes in-depth analysis of your entire wealth, across all your banking relationships. Our quantitative and qualitative analysis supplies the framework to develop your portfolio, as well as implementation possibilities.</p> <p>Focus on you: The Lab's worldwide team of analysts provides an institutional level of portfolio analysis to eligible Private Bank clients. Our work begins by getting a full understanding of your situation. We assess your assets, liabilities and business interests in the context of your investment goals and risk appetite.</p> <p>Uncovering opportunities and risks: Our work aims to uncover potential opportunities and risk exposures that you may not have been aware of. We perform sophisticated modelling to show you how your portfolio might perform under different economic and market conditions.</p> <p>Actionable insights: Having identified your risks and opportunities, we apply our innovative problem-solving skills to create actionable investment insights. Based on these, we create a wholly personalized strategy that we then work with you to implement.</p>
Investment Finance	Aircraft Finance	<p><a href="https://www.privatebank.citibank.com/home/aircraft.html">https://www.privatebank.citibank.com/home/aircraft.html</a></p> <p>A business aircraft can dramatically reduce your travel time and boost your productivity even further, creating time for you and your family.</p> <p>Our aircraft specialists help you select and acquire the most suitable aircraft for your travel needs. The financing we provide can help you make the efficient use of your assets.</p> <p>Greater efficiency: A business aircraft gives you flexibility in where and when you travel, enabling you to maximize your working time. Your own aircraft also offers a more comfortable and private place for you to work while in transit, with high-speed Internet and telephone connection. Enhanced security and discretion are additional benefits.</p> <p>Guidance all the way: Our team's background is as much in aviation as in finance. We seek to understand your travel requirements as well as your financing needs so as to help you select the right aircraft. We guide you through the process, including acquisition, the right management company and advice on an ultimate sale.</p> <p>Flexible financing: Our aircraft financing considers your financial circumstances, not only the asset you are buying. We can offer more flexibility in the terms of our finance, allowing you the opportunity to optimize your assets.</p>
Investment Finance	Art advisory and Finance	<p><a href="https://www.privatebank.citibank.com/home/art-advisory-and-finance.html">https://www.privatebank.citibank.com/home/art-advisory-and-finance.html</a>. Since 1979, we have helped clients build, finance and protect art collections.</p> <p>Our art advisors can guide you through the art world, providing personalized acquisition and selling strategies, as well as collection management services. We can be a key partner in building and maintaining a meaningful art collection.</p> <p>Art As An Investment: We pioneered the concept of your art collection as collateral and accept internationally marketable paintings, sculptures, drawings and photographs as collateral for loans. Our art advisory and finance team offers tailored loan structures at competitive interest rates to provide an alternative source of liquidity to help meet your needs. Our art finance structure can help raise capital, offset transaction costs associated with the sale of art or help reallocate and diversify your wealth portfolio.</p> <p>Your collection, our expertise: Our team's expertise is global, spanning art from the 19th century to the present. We act as your advocate and help protect your interests, working to obtain the best quality and price, while preserving your privacy. Our expansive network enables us to provide you perspectives on the global art market and identify buying and selling opportunities around the world.</p> <p>Protecting your assets: Fine art is a valuable asset and should be considered in your wealth planning strategy. Our private banking team can partner with colleagues to develop an estate and philanthropic plan for your collection.</p> <p>All credit products are subject to credit approval and various terms and conditions. Nothing contained herein should be construed as an offer or commitment to lend by Citibank, N.A. or any affiliates. Citi Private Bank Art Advisory &amp; Finance is a comprehensive fine art consulting service that provides collection administration, estate consultation, philanthropic planning and art financing. Alternative assets such as art are speculative, may not be suitable for all clients, and are intended for those who are willing to bear high economic risks. Citi Private Bank Art Advisory &amp; Finance does not advise clients on how to profit from the purchase of art or guarantee that a particular piece can be sold or otherwise used for a financial transaction for any amount including an amount equal to the purchase price. Art loans are extended to qualified borrowers on a secured basis. All loans and lines are made by Citibank, N.A. or an affiliate, equal opportunity lenders, and are subject to Citibank's, or such affiliates, qualifications, underwriting guidelines and credit approval.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Investment Finance	Margin and Securities-Backed Finance	<p><a href="https://www.privatebank.citibank.com/home/investment-finance/margin.html">https://www.privatebank.citibank.com/home/investment-finance/margin.html</a></p> <p>We enable qualified clients to borrow at competitive rates against investments including equities, cash and equivalents, bonds, and mutual funds.</p> <p>The funds raised can be used for a variety of purposes, such as achieving liquidity, real estate purchases and business investment.</p> <p>Getting more out of your assets: Margin and securities-backed finance (MSBF) loans can help make even more efficient use of your portfolio. Qualified clients can enter into an MSBF loan while keeping their existing investment strategy in place. This can potentially allow the deferral of taxes, retention of dividends and the preservation of ownership benefits.</p> <p>Broad range of collateral: Our experts specialize in helping to meet unique needs based on specific circumstances. We are able to lend against large concentrated positions within securities, hedge fund investments, exchange traded funds, other structured notes, derivatives, restricted stock and operating company interests.</p> <p>Borrowing across borders: The global nature of our business enables us to lend against assets owned in other jurisdictions. For example, we may lend against securities held in Singapore to finance the purchase of a residential property in London. Our specialists around the world work together as one team to help achieve cross-border solutions.</p> <p>The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the lender or the lender's agent. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its margin requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call. Citi has the right to demand repayment of a demand facility at any time, for any reason or no reason. All credit products are subject to credit approval.</p>
Investment Finance	Sports Advisory and Finance	<p><a href="https://www.privatebank.citibank.com/home/sports.html">https://www.privatebank.citibank.com/home/sports.html</a></p> <p>Our Sports Advisory &amp; Finance team is a market leader, helping you to navigate this highly specialized asset class.</p> <p>We help identify opportunities, advise upon and have financing available for a full range of transactions.</p> <p>Deep industry expertise: With more than two decades of experience, we serve as your dedicated advisor, providing value-added strategic advice before, during and after a sports deal. Our services include identifying acquisition targets, advising on sale opportunities, providing appraisals, valuations and analysis, negotiating with owners and leagues, and advising upon ongoing operations. Using our broad network, we are able to connect suitable buyers and sellers around the world.</p> <p>Financing your transactions: Our long experience has given us a deep understanding of the highly specialized needs of sports transactions. We can deliver bespoke financing strategies for individuals, leagues and teams. Our customized loans can help clients acquire franchises; generate working capital, refinance, recapitalize, fund venue construction and renovations; and more.</p> <p>Bringing you the power of Citi: As a specialized offering within Citi's global organization, Sports Finance &amp; Advisory is uniquely positioned to provide clients a full range of services. We work with colleagues beyond the Private Bank to execute structured debt and private placement transactions, offer insights into the media market, provide investment banking services and more. Credit products subject to credit approval.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Trust	Trust services	<p><a href="https://www.privatebank.citibank.com/home/trust.html">https://www.privatebank.citibank.com/home/trust.html</a></p> <p>For almost two hundred years, we have protected and managed our clients' wealth.</p> <p>We have wealth planners in leading financial centers worldwide and trust operations in the key strategic locations of The Bahamas, Jersey, Singapore, Switzerland, and the US. Our expert services enable you to hold your wealth in an efficient way and pass on your legacy to future generations as you envision.</p> <p>Meeting your needs around the world: Our trust services team are here to serve your wealth planning needs wherever you and your family live, do business and have assets. Our global capabilities and local expertise enable us to address the cross-border challenges encountered in the transfer of wealth. In particular, our trust experts can ease the transition of assets between non-US persons and their US heirs.</p> <p>Protecting your wealth: However complex your situation, your wealth plan can be tailored to safeguard your interests and family. We work with you and your advisors to craft a comprehensive framework to address your family, tax and legal requirements. We also provide access to experts who can help with business succession and liquidity planning. Our custom structures can hold a multitude of assets, including operating companies, real estate, artwork, yachts, and aircraft. A broad range of investments are available to you through our open architecture investment platform.</p> <p>Continuity for generations to come: Wealth planning can provide peace of mind from knowing that your legacy will be in safe hands. Our expert team of professionals will continue to carry out your wishes for the benefit of those you choose for years to come. Over the long term, we will review your trusts with the beneficiaries to ensure your intentions continue to be fulfilled.</p>
Investments	Commodities	<p><a href="https://www.privatebank.citibank.com/home/investments/commodities.html">https://www.privatebank.citibank.com/home/investments/commodities.html</a></p> <p>As an integral part of Citi's Institutional Clients Group, the Private Bank harnesses the power of Citi's industry-leading commodities platform to bring you derivative expertise, world-class financial and physical trading, and industry-leading research. Our commodity trading specialists work with you and your Private Banking team to provide you with appropriate exposure to this asset class.</p> <p>Global reach: Through trading desks in Calgary, Houston, London and Singapore, Citi offers global, round-the-clock coverage of a broad array of physical and financial commodity products. Besides exposure to individual commodities, Citi offers a full range of commodity index products, and also a proprietary suite of indices that aim to outperform traditional commodity benchmarks. We also take advantage of Citi's cutting-edge execution and trading infrastructure to provide you with institutional-caliber access to commodities.</p> <p>Factors affecting commodities generally, index components composed of futures contracts on nickel or copper, which are industrial metals, may be subject to a number of additional factors specific to industrial metals that might cause price volatility. These include changes in the level of industrial activity using industrial metals (including the availability of substitutes such as man-made or synthetic substitutes); disruptions in the supply chain, from mining to storage to smelting or refining; adjustments to inventory; variations in production costs, including storage, labor and energy costs; costs associated with regulatory compliance, including environmental regulations; and changes in industrial, government and consumer demand, both in individual consuming nations and internationally. Index components concentrated in futures contracts on agricultural products, including grains, may be subject to a number of additional factors specific to agricultural products that might cause price volatility. These include weather conditions, including floods, drought and freezing conditions; changes in government policies; planting decisions; and changes in demand for agricultural products, both with end users and as inputs into various industries.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Investments	Equities	<p><a href="https://www.privatebank.citibank.com/home/investments/equities.html">https://www.privatebank.citibank.com/home/investments/equities.html</a></p> <p>Whether you seek long-term participation in equity markets, tactical trading opportunities or risk and portfolio management, we provide focused advice, structuring and execution services across cash equities, derivatives, structured investments and strategies. Our approach delivers the advantages of Citi's global institutional equity capabilities through the personalized service of our global private banking platform.</p> <p>Comprehensive access: Located across four continents, our equity specialists can help you access more than 90 markets around the world. Our equity advisory service lets you transact in the way that suits you best across both cash equities and derivatives. Certain eligible clients may also be able to participate in equity Initial Public Offerings that Citi's investment bank brings to market around the globe.</p> <p>Ideas customized for you: We deliver timely and efficient strategies and structures, and we can customize these to address your specific objectives. Our equity specialists provide relevant equity insights and ideas, drawing upon Citi Research's global network of analysts who follow some 3,200 stocks across 74 countries (as of July 2016). Clients with large, complex portfolios may be able to receive institutional-caliber portfolio analysis from our Global Investment Lab.</p> <p>Enabling your strategy: Our equity specialists offer expertise in both cash equities and derivatives, letting you implement tailored strategies through a single point of contact. As well as our market-leading execution capabilities, we may be able to provide margin finance secured by your equity portfolios. If you have sophisticated, cross-border needs, you may be eligible to maintain direct relationships with dedicated equity specialists in multiple regions of the world. Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance margin requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.</p>
Investments	Fixed Income	<p><a href="https://www.privatebank.citibank.com/home/investments/fixed-income.html">https://www.privatebank.citibank.com/home/investments/fixed-income.html</a></p> <p>With trading desks in seven locations across Asia, Europe and the Americas, we can help you navigate the spectrum of fixed-income assets worldwide, including investment-grade and high yield, emerging markets, preferred shares, new issues, and commercial paper, as well as derivatives in credit and interest rates. Because the Private Bank is an integral part of Citi's Institutional Clients Group, you can enjoy many of the advantages of Citi's fixed-income platform, across both cash and derivative products.</p> <p>Deep insights: Our fixed-income specialists can advise you upon and help you implement ideas and strategies based upon your specific needs. We can provide you with macroeconomic analysis, individual trade recommendations, and insights into order flows, as well as ideas drawing upon Citi Research's expertise. Eligible clients can also benefit from our Global Investment Lab's institutional-caliber analysis of individual fixed-income portfolios and strategies.</p> <p>Efficient execution: Our open-architecture fixed income platform means you can benefit from pricing from counterparties from across the marketplace. As well as dealing by phone, you may also be eligible to enjoy direct electronic access to our platform. Our global custody network enables us to meet your particular securities processing and trade settlement needs, however sophisticated and far-reaching. Institutional-caliber access: If you are especially active in fixed income and meet eligibility requirements, you may be able to benefit from our Active Trader and Markets Direct Access offerings. This enables direct dealing through a fixed-income specialist rather than first going through a Private Banker. As well as enjoying real-time transparency into the pricing and progress of your trades, you may be able to have a dedicated trading specialist in each region of the world where you wish to trade. Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk and prepayment risk. In general, as prevailing interest rates rise, fixed income securities prices will fall. Bonds face credit risk if a decline in an issuer's credit rating, or creditworthiness, causes a bond's price to decline. High yield bonds are subject to additional risks such as increased risk of default and greater volatility because of the lower credit quality of the issues. Finally, bonds can be subject to prepayment risk. When interest rates fall, an issuer may choose to borrow money at a lower interest rate, while paying off its previously issued bonds. As a consequence, underlying bonds will lose the interest payments from the investment and will be forced to reinvest in a market where prevailing interest rates are lower than when the initial investment was made.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Investments	Foreign Exchange	<p><a href="https://www.privatebank.citibank.com/home/investments/foreign-exchange.html">https://www.privatebank.citibank.com/home/investments/foreign-exchange.html</a></p> <p>The depth and diversity of this market can offer many potential opportunities for seeking returns and managing risks. Citi Private Bank's Foreign Exchange team can work with you and your Private Banker to devise and implement FX strategies that seek to meet your particular objectives.</p> <p>Extensive FX access: Citi's award-winning coverage includes local FX presence in 81 countries and also offers pricing and trading in a wide array of currencies and precious metals. Through our desks in New York, Singapore, London, and Geneva, you can therefore access the world's FX markets 24 hours a day. Our offering for you includes competitive pricing, sophisticated global limit order monitoring, market transparency, efficient execution and timely settlement on currencies and services. Sophisticated insights: Citi Private Bank is an integral part of Citi's Institutional Clients Group, which allows us to harness Citi's FX research and live market intelligence. The Private Bank's experienced FX specialists can bring you real-time insights into market developments and international order flows. If you have particularly sophisticated needs and meet eligibility requirements, you may be able to benefit from analysis of your FX positions and strategies by our Global Investment Lab. Innovative offering: Our FX specialists are well seasoned in serving the currency needs of individual investors, law firms, private equity firms, family offices and others. We can build strategies designed to help you enhance your yields, hedge your exposures, or invest systematically in FX. You can also benefit from Citi's cutting-edge trading technology and proprietary products, such as the CitiFX indices, which give access to popular FX strategies. Over-the-counter derivative contracts, including foreign exchange transactions, are unsecured obligations of Citibank, N.A. They are not bank deposits and are not insured by the Federal Deposit Insurance Corporation or any other governmental entity. They are also not guaranteed by Citibank N.A. or any of its affiliates and are subject to investment risks, including possible loss of the principal amount invested. US investors must meet Eligible Contract Participant requirements. Foreign exchange transactions are not suitable for all investors and are intended for experienced and sophisticated investors who among other things: Appreciate that options are "wasting assets" and that by purchasing an option, the client's entire investment is at risk. Understand the risks associated with investments in, and knowledge of foreign exchange transactions; Have sufficient knowledge and/or experience in the financial markets to determine that the investment is consistent with his/her financial and investment objectives; Have the ability to independently obtain information regarding the proposed investment; Will ensure that the investment risk is proportionate to his/her net worth; Have no need for liquidity from the investment, nor expect to meet any existing or future obligation with the investment; Will be making the investment for his/her own account. Are able to bear any loss in connection with the investment.</p>
Investments	Hedge Funds	<p><a href="https://www.privatebank.citibank.com/home/investments/hedge-funds.html">https://www.privatebank.citibank.com/home/investments/hedge-funds.html</a></p> <p>We understand that alpha is very hard to generate and that only a small minority of active managers are able to achieve it. Our manager research team undertakes rigorous analysis to screen and select from the world's leading investment managers.</p> <p>Seeking the select few: Our manager research analysts scour a universe of thousands of hedge funds and conduct rigorous due diligence reviews on potential candidates. We work with you to understand the risk, return and liquidity goals of your portfolio, and help you to select appropriate managers.</p> <p>Identifying the benefits: We believe that it is essential to consider hedge funds in the context of your entire portfolio, rather than focusing merely on returns. Our approach categorizes hedge funds according to their intended role in your portfolio's returns, diversification and volatility. We work with you to understand the risk, return and liquidity goals and help you to select funds accordingly.</p> <p>Flexible investment options: We recognize the importance of having different ways to access hedge funds. For those who seek to express a particular view or pursue a particular strategy, we offer single-manager funds. We offer funds-of-funds for broad-based exposure, and custom portfolios for tailored access to institutional caliber funds.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Investments	Private Equity	<p><a href="https://www.privatebank.citibank.com/home/investments/private-equity.html">https://www.privatebank.citibank.com/home/investments/private-equity.html</a></p> <p>Private equity is an illiquid asset class that can potentially enhance your portfolio's returns and help mitigate risks. These unique and attractive investment opportunities are often unavailable via public markets.</p> <p>Our manager research team seeks to originate thematically-relevant opportunities across the private equity spectrum, including debt, equity, and structured products focused on both developed and emerging economies. An opportunistic approach to origination combined with a rigorous due diligence process underpins our goal of seeking to deliver attractive risk-adjusted returns for you.</p> <p>Opportunistic approach: We strongly believe in the benefits of long-term exposure to private equity. However, we also recognize that there are more favorable times for investing in particular themes and regions within these asset classes. We therefore seek opportunities that are well positioned to exploit either or both current market aberrations and long-term secular trends.</p> <p>Deeper insights: Finding the most promising investment opportunities in private equity requires intensive research and due diligence. We believe this is best done by local experts in the specific market or region, rather than by distant teams and our offices are located around the world. Structures built for you: As well as selecting suitable themes and managers, we try to deliver the appropriate structure for your needs and risk appetite. Instead of only offering standard private equity funds, we have created investment clubs and separately managed accounts through which to invest. You can therefore not only exploit investment opportunities that are unavailable in the public markets, but also access them via a wide range of options, many of which are unique to Citi Private Bank. An investment in alternative investments (e.g., hedge funds, private equity) can be highly illiquid, are speculative and not suitable for all investors. Investing in alternative investments is for experienced and sophisticated investors who are willing to bear the high economic risks associated with such an investment. Investors should carefully review and consider potential risks before investing. Certain of these risks may include, loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative practices; lack of liquidity in that there may be no secondary market for the fund and none is expected to develop; volatility of returns; restrictions on transferring interests in the Fund; potential lack of diversification and resulting higher risk due to concentration of trading authority when a single advisor is utilized; absence of information regarding valuations and pricing; complex tax structures and delays in tax reporting; less regulation and higher fees than mutual funds; and manager risk.</p>
Investments	Traditionals	<p><a href="https://www.privatebank.citibank.com/home/investments/traditionals.html">https://www.privatebank.citibank.com/home/investments/traditionals.html</a></p> <p>Our manager research team identifies third-party managers whom they believe are likely to achieve the highest relative risk-adjusted returns over a whole market cycle. Their findings enable you and your relationship team to decide the most suitable opportunities to include in your portfolio.</p> <p>Access to more opportunities: Our search for managers spans the full range of traditional asset classes and all the main regions of the world. We believe strongly in the value of local insights and maintain experienced teams in the US, the UK and Singapore. We seek to identify managers that meet our exacting criteria, whether they are the most recognizable names or privately owned, boutique asset managers.</p> <p>Deep insights: The universe of active managers is large and ever-changing, which requires constant scrutiny. We source and screen opportunities using rigorous quantitative and qualitative analysis, and then actively monitor managers' performance. Objectivity is the cornerstone of our approach: We select managers based upon their merits alone and do not accept fees for inclusion in our platform.</p> <p>Flexible investment options: Navigating a universe of around a hundred thousand investment products requires significant time and expertise. Our manager research team identifies third-party managers whom they believe are likely to achieve the highest relative risk-adjusted returns over a whole market cycle. Their findings enable you and your relationship team to decide the most suitable opportunities to include in your portfolio.</p>



## Citi Private Bank - List of Services

Product Area	Service	Description
Lawyers and Law firms	Law Firm Group	<p><a href="https://www.privatebank.citibank.com/home/law-firm-group.html">https://www.privatebank.citibank.com/home/law-firm-group.html</a></p> <p>For nearly half a century, we have been a trusted partner to the legal industry, providing financial strategies for lawyers and their firms.</p> <p>From banking and credit to investments, we help lawyers achieve their goals. We assist law firms with their financing needs, management of client escrow funds and investments.</p> <p>Enabling firms to expand: Financing strategies to help law firms expand, relocate, build, invest and operate. Our offering includes revolving lines of credit, term loans and margin and securities-backed financing to help free up additional capital.</p> <p>Opportunities for lawyers: Our customized financial strategies evolve with your needs throughout your legal career. We can help you address your cash flow, real estate and education funding, and estate planning requirements. For partners, we can help fulfill your capital contribution requirement and offer a range of investment services.</p> <p>Industry insights: Our partnership with more than 650 leading law firms and 40,000 lawyers gives us a deep understanding of and insight into the industry. We can identify trends, opportunities and best practices for law firms. We publish these insights in our regular Law Watch thought-leadership pieces.</p>
Next Generation	Next Gen	<p><a href="https://www.privatebank.citibank.com/home/next-gen.html">https://www.privatebank.citibank.com/home/next-gen.html</a></p> <p>Our award-winning Next Gen program helps prepare heirs for their future responsibilities and challenges, nurturing them to become able custodians of the family legacy.</p> <p>The program provides key insights into finance and wealth planning, as well as essential knowledge for making them successful heirs to the family business. The intensive course takes place every year in New York, London and either Singapore or Hong Kong, and is followed up with other educational and networking events.</p> <p>Connecting influential families: Next Gen events are invaluable opportunities for participants to network with other scions of leading families. Each seminar is typically attended by about forty to fifty heirs of some twenty different nationalities. Where feasible, we actively promote internship exchanges between family businesses around the world.</p> <p>Promoting intergenerational planning: Our approach also involves bringing generations together to discuss succession issues. We hold family summits where two or three generations of each family explore succession planning, wealth transfer, family governance and legacy building. Following private discussions with experts, participants come away with a plan of action customized for their family.</p> <p>Ongoing insights: Our award-winning Next Gen program helps prepare heirs for their future responsibilities and challenges, nurturing them to become able custodians of the family legacy. The program provides key insights into finance and wealth planning, as well as essential knowledge for making them successful heirs to the family business. The intensive course takes place every year in New York, London and either Singapore or Hong Kong, and is followed up with other educational and networking events.</p>
Real Estate	Commercial Real Estate	<p><a href="https://www.privatebank.citibank.com/home/real-estate/commercial.html">https://www.privatebank.citibank.com/home/real-estate/commercial.html</a></p> <p>From tailored and flexible structures to more traditional solutions, our dedicated team of experts have analyzed, underwritten, negotiated and managed real estate assets for more than 25 years.</p> <p>We have a lending portfolio ranging from office buildings, warehouses and distribution facilities to mixed-use, multi-family properties and retail centers. Our offering includes a full range of loan structures, competitive rates and a long-term commitment to funding throughout the real-estate cycle.</p> <p>Strategies tailored to your needs: Financing can help you acquire, renovate, reposition or refinance property as well as free up liquidity for new projects. Lending strategies take into account your financial circumstances in addition to the asset you are financing. And our responsive loan approval process helps deals to close faster and maximizes your negotiating position.</p> <p>Access to further financing: Citi Private Bank is a core part of Citi's Institutional Clients Group. We can introduce you to our real estate investment banking and commercial real estate finance groups. For qualified clients, a full range of investment banking services, including acquisition advice, initial public offerings, and preferred stock and debt placements are available.</p> <p>Structuring your assets: Our services go beyond helping to meet your commercial real estate financing needs. We pay careful attention to the estate-planning potential of your transactions, should you wish to pass assets on to heirs or charitable organizations.</p>

## Citi Private Bank - List of Services

Product Area	Service	Description
Real Estate	Residential Real Estate	<p><a href="https://www.privatebank.citibank.com/home/real-estate/residential.html">https://www.privatebank.citibank.com/home/real-estate/residential.html</a></p> <p>Whether you wish to buy a primary residence, vacation home or an investment property, we can help meet your specific financing needs.</p> <p>Our knowledge of the property markets and experience with complex financing enables us to help you borrow against unique properties and structure your ownership appropriately. We offer highly personalized service, with an emphasis on rapid turnaround times to help you close purchases quickly.</p> <p>Tailored financing strategies: We design innovative mortgage structures to fit your overall financial strategy. Our offering includes mortgages and home equity lines of credit, interest-only options, second mortgages and dual-collateral mortgages. We can assist in complex financial situations, including where there are multiple sources of income or alternative ownership structures.</p> <p>Unique properties: We have a deep understanding of the issues and challenges posed by one-of-a-kind properties, such as vineyards and country estates, as well as properties under construction and renovation. Our expertise and flexibility allow us to consider lending in situations where other lenders may not.</p> <p>Ownership structures: Structuring the ownership of your property can help ease transitions, protect your privacy and safeguard against legal challenges. Working with your tax advisor, our wealth planners can explore appropriate structures for your unique circumstances. We can also help manage, oversee and administer your assets on your behalf.</p>
Real Estate/ Investments/  Investment Finance/Trust	Real Estate	<p><a href="https://www.privatebank.citibank.com/home/investments/real-estate.html">https://www.privatebank.citibank.com/home/investments/real-estate.html</a></p> <p>Real estate as an asset class can potentially provide an alternative source of returns, a hedge against inflation, and portfolio diversification.</p> <p>Our manager research team seeks out compelling themes, managers and opportunities, and offers you a variety of ways to access this asset class. We aim to select managers and investment structures that we think are best placed to potentially deliver attractive risk-adjusted returns, including equity and debt opportunities across both developed and emerging markets.</p> <p>Our approach: While we stress the potential benefits of long-term exposure to real estate, we also recognize there are more favorable times for investing in certain themes or regions. We therefore seek investments that may capitalize upon current market aberrations and long-term secular trends. This includes opportunistic, value add and core plus mandates. The opportunities we offer you are not selected upon merit alone, but based on our depth of research and due diligence.</p> <p>Local knowledge: Identifying attractive themes and potential investments requires intensive research and due diligence. Real estate is also a highly localized business, where experience of the markets and locations involved is important. Real Estate Research and Management therefore has a direct presence in New York, London, and Hong Kong.</p> <p>Customized structures: Having identified suitable themes and managers, we seek to provide the appropriate structure to match your objectives. As well as existing funds, we create clubs, co-investment deals and separately managed accounts.</p> <p>Alternative investments referenced in this article are speculative and entail significant risks that can include losses due to leveraging or other speculative investment practices, lack of liquidity, volatility of returns, restrictions on transferring interests in the fund, potential lack of diversification, absence of information regarding valuations and pricing, complex tax structures and delays in tax reporting, less regulation and higher fees than mutual funds and advisor risk.</p> <p>Property values can fall due to environmental, economic or other reasons, and change in interest rates can negatively impact the performance of real estate companies.</p>

Private Bank



CitiFolio®

Terms and Conditions

## General Terms and Conditions

**This section sets out general terms and conditions applicable to all accounts, credit and services which you may apply for through the Application and Agreement.**

**When you apply for an account, credit or service, you are agreeing to the agreements, rules, regulations, terms, conditions and disclosures therefor as in effect from time to time, whether set forth herein or any other document.**

### DEFINITIONS

The term "Application and Agreement" means the Citi Private Bank Client Relationship Agreement or CitiFolio® Application, as applicable.

The terms "you" and "your" refer to you, the applicant. If two or more applicants have applied for accounts, credit and services, "you" and "your" mean each of them individually and jointly.

The term "Citibank" refers to Citibank, N.A.

The term "Citigroup" means Citigroup Inc.

Unless otherwise defined herein, the terms "we", "us", and "our" refer to any or all of the affiliates of Citigroup providing accounts, credit and services available through the Application and Agreement, as the context requires.

Unless otherwise defined herein, the term "business day" means any day of the week that is not a Saturday, Sunday or bank holiday in New York, New York.

### CONFIDENTIALITY AND DATA PROCESSING AT CITIBANK

Please refer to the Client Manual (Consumer Accounts) under the heading titled "Electronic Banking" in the section "Confidentiality at Citibank."

Note: In connection with providing or maintaining any account, credit or service granted to you pursuant to your Application and Agreement, data may be transferred to, stored and processed in other countries, including for purposes relating to the operation thereof. Such purposes include, but are not limited to: processing of instructions/ transactions and the generation of confirmations, advices and statements; maintenance of accurate "know your customer" information; the operation of control systems; the operation of management information systems and allowing Citigroup affiliates' staff who share responsibility for managing your relationship from other offices to view information about you. This data may become subject to the legal disclosure requirements of other countries, which may have differing laws relating to the degree of confidentiality afforded client information and such data may become subject to the laws and disclosure requirements thereof.

For additional information about our privacy practices, please refer to the Citi Private Bank Privacy Notice.

The European Union (EU) General Data Protection Regulation 2016/679 (GDPR) or United Kingdom's (UK) Data Protection Act 2018 or UK GDPR (together the UK Data Protection Legislation) may apply to how we use personal data of European Economic Area (EEA), UK, Jersey or Swiss residents or if personal data in relation to any product or service you enter into with us is processed by a Citi entity based in the EEA, UK, Switzerland or Jersey. The CPB EMEA Privacy Statement <https://www.privatebank.citibank.com/home/citi-private-bank-privacy-and-security.html> sets out further information in relation to this and other data protection related matters in the event GDPR and/or UK Data Protection Legislation applies to your personal data. If you provide us with another individual's personal data you agree to inform them that the CPB EMEA Privacy Statement is provided at <https://www.privatebank.citibank.com/home/citi-private-bank-privacy-and-security.html> in the event GDPR and/or UK Data Protection Legislation may apply to their personal data because they are an EEA, UK, Jersey or Swiss resident or their personal data is processed by a Citi entity based in the EEA, UK, Switzerland or Jersey.

### PRIVACY AND INFORMATION SHARING AT CITI PRIVATE BANK

Citi Private Bank, a business of Citigroup Inc. provides banking, investment and other products and services through various Citigroup affiliates, listed in the Citi Private Bank Privacy Notice immediately following these General Terms and Conditions.

You probably chose the Citi Private Bank for its global reach and its ability to offer you the wide range of products and services available through Citigroup affiliates. While information is essential to our ability to provide superior service and appropriate product offerings to you, we also believe your trust in our handling of that information is one of our most important assets.

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Clients expect us to know who they are when they call us for service. We collect and use information in order to help us meet those expectations and to serve their individual needs. What's more, we use that information to tailor Citi product and service offerings to different client needs and to enable us to extend those offers at appropriate times in their lives. At the same time, by maintaining information, we eliminate the inconvenience of requiring clients to supply us with the same data over and over

again. In addition, we collect and use information to meet legal and regulatory standards (e.g., “Know Your Customer” requirements) and to operate prudently (e.g., managing credit risk).

We collect nonpublic personal information about clients from applications, other forms or documentation, clients’ transactions or communications with us, and from Citigroup affiliates or nonaffiliated third parties, such as credit bureaus and personal references.

We do not disclose nonpublic personal information about Private Bank clients or former clients, except to bring them products and services available through the Citi Private Bank, to help serve their individual needs, to companies that perform marketing, research and services on our behalf, or as permitted or required by law.

Please note that if you establish or maintain an account, credit, product or service directly with any Citigroup affiliate other than through a Private Bank relationship or through a Private Bank referral, you may receive a notice from that Citigroup affiliate regarding its privacy practices. The practices described in that notice and not the practices described here will apply to that relationship. Your Private Bank Team can assist you with obtaining the information needed to contact that affiliate if you wish to discuss their privacy practices.

For additional information about our privacy practices, please refer to the Citi Private Bank Privacy Notice immediately following these General Terms and Conditions or call your Private Bank Team.

## MEETING YOUR PRIVATE BANKING NEEDS

Your Citi Private Bank representatives’ goal is to assist you in meeting your private banking needs including addressing your requests for service, products and information and introducing you to information, offers, products, benefits, opportunities and additional services available through Citi Private Bank that your Citi Private Bank representatives determine may be of interest to you. Citi Private Bank representatives may contact you in person, verbally or in written or electronic form (including by telephone, cell phone, wireless or mobile devices, SMS (e.g., text messages), mail, facsimile, or e-mail) at such telephone numbers, addresses and contact locations (both residential and other) you provided to us and as described in your account profiles and records in order to accommodate your private banking needs. Citi Private Bank will not share your information with other Citi businesses for their marketing purposes and your Citi Private Bank relationship will not affect existing limitations or instructions, if any, that you may place with other Citi businesses that limit direct contact by those businesses with you.

## YOUR RELATIONSHIP WITH CITI PRIVATE BANK IS SEPARATE FROM DIRECT RELATIONSHIPS ESTABLISHED WITH OTHER CITI BUSINESSES

To the extent that you have products or services with other Citi businesses that you obtained outside of your Citi Private Bank relationship, you may have previously instructed (or in the future may choose to instruct) a Citi company outside of your relationship with the Citi Private Bank business to limit certain types of communication with you or restrict certain methods of contacting you such as by telephone, e-mail, mail or other device or medium. Although your contact limitations or restrictions, if any, will remain as established by you with those specific Citi companies, Citi Private Bank representatives

may continue to contact and communicate with you without such restriction or limitation to introduce information, offers, products, opportunities and additional services to you through various communications and contact methods.

## CHANGING YOUR ACCOUNT RECORDS

It is important that your account records be kept up-to-date. Please keep us informed of any change in your name, address, employment or contact information. Please contact your Citi Private Bank Representative or call Customer Service for the Citi Private Bank at 1-800-870-1073.\* Be sure to change this information on all of your accounts.

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

## RECORDING YOUR SERVICE REQUESTS

You agree that we may monitor and record the conversations our employees have with you. We do this from time to time to monitor the quality of service and accuracy of information our employees give you and to ensure that your instructions are followed.

## INSTRUCTIONS ON JOINT ACCOUNTS

Unless otherwise provided in the Application and Agreement or the specific governing document for an account, credit or service, accounts opened in the names of two or more individuals will be considered joint accounts. With a joint account, we can act on the instructions of any one or more of the joint account owners whose signatures are on file with us. We will follow these instructions until we receive written notice to the contrary from any account owner or until we are aware of any dispute relating to the account. Thereafter, we may require all owners to authorize any subsequent instructions. Either joint account owner may close a joint account.

## AMENDMENTS/CHANGES TO THESE GENERAL TERMS AND CONDITIONS

We reserve the right to change these General Terms and Conditions as required by law or our policy and will revise them from time to time to reflect these changes. Copies will be available from your Citi Private Bank Representative. We suggest that you keep any notification of changes along with the rest of your account information. Unless otherwise required by law, we may amend these General Terms and Conditions without prior notice to you. If we choose to notify you or are required by law to notify you of changes to these General Terms and Conditions, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you. Except as otherwise required or permitted by law, any such amendment shall apply only to transactions, claims or disputes arising after the date such amendment becomes effective.

## AFFILIATES REVENUE SHARING DISCLOSURE

We are dedicated to adhering to applicable laws and regulations and ensuring transparency with respect to our dealings with you in all markets in which we operate. We want you to know that for transactions and services under any agreement you may have, now or in the future, with a Citi company (“Citi Contracting Company”), an affiliate may provide product and sales services (“Services”), together with the services provided

by the Citi Contracting Company, to you. Each affiliate provides such Services on its own behalf. The Citi companies (including any Citi Contracting Company and any such affiliate) have previously agreed to share revenue in respect of these transactions and services based on the respective contributions by such Citi companies, including the provision by such affiliate(s) of Services. Accordingly, a portion of the revenue received by the Citi Contracting Company from you under the transactions and services is allocable to such affiliate(s) and is received by the Citi Contracting Company on behalf of such affiliate(s). For a list of affiliates providing Services in specific countries, please see <https://www.citibank.com/icg/docs/Affiliates.pdf>.

## LEGAL PROCESS

We may comply with any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process which we believe (correctly or otherwise) to be valid. A fee for processing will be assessed. NOTE: If we are not fully reimbursed for our record search, photocopying and handling costs by the party which served the process, we may charge such costs to any account of yours, as we determine, in addition to our minimum legal process fee. You agree to indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages (including attorney's fees) associated with our compliance with any process that we believe to be valid. Accounts opened with trust or fiduciary designations (e.g., "XYZ Inc.-Client Trust Account") may be subject to levies and other legal process against your property unless our records clearly reflect the existence of an express written trust or court order.

We will not pay interest on any funds we hold or set aside in response to legal process. You agree that we may honor legal process which is served by mail or facsimile transmission, or at any of our offices, even if the law requires personal delivery at the office where you maintain your account.

## GOVERNING LAW

Unless otherwise provided in the specific governing document for an account, credit or service, accounts, credit and services shall be governed by and construed in accordance with federal laws and regulations; provided that, to the extent that such laws do not apply, accounts, credit and services shall be governed by and construed in accordance with the laws of the state governing your account relationship.

## CONSENT TO JURISDICTION/JURY TRIAL WAIVER

Except as otherwise provided by applicable law or the specific governing document for an account, credit or service, you irrevocably submit to the jurisdiction of any New York State or Federal court sitting in the Borough of Manhattan, City and State of New York, and you irrevocably agree that any action

may be heard and determined in such New York State court or Federal court. You irrevocably waive, to the fullest extent you may effectively do so, the defense of an inconvenient forum to the maintenance of any such action in such jurisdiction. You irrevocably agree that the process relating to any such action in such jurisdiction may be served by mailing copies thereof to the address you have provided in your Application and Agreement by registered or certified mail (postage prepaid) or by hand delivery of copies thereof to a person of suitable age and discretion at such address, such service to become effective three business days after such mailing or on the date of such delivery, as the case may be. You may also be served in any other manner permitted by law UNLESS OTHERWISE PROHIBITED, YOU AND WE WAIVE TRIAL BY JURY IN ANY SUCH ACTION OR ANY COUNTERCLAIM RELATING THERETO.

## LIENS AND SET-OFF

Except where prohibited by law, you give us a continuing lien on any account or other personal property of yours which is in our possession, including but not limited to bank deposits and securities. This lien shall be in the amount of any and all liabilities and obligations you may owe to us whether such liabilities and obligations exist now or are incurred in the future. You agree that such liabilities or obligations may be satisfied by applying any of your personal property with us. We may apply funds in your accounts with us (except IRA, qualified plans and certain trust accounts) or sell your personal property which is not an account, by public or private sale at our discretion, and use the proceeds of such sale to satisfy such liabilities or obligations whether or not such liability or obligation is subject to a contingency.

## SEVERABILITY

If any provision of these General Terms and Conditions shall be invalid, illegal or unenforceable in any jurisdiction, the validity, legality and enforceability of the remaining provisions, or of such provision in any other jurisdiction, shall not in any way be affected or impaired.

## CONFLICTING TERMS

If any provision of these General Terms and Conditions conflicts with that in the specific governing document for an account, credit or service, the provision in the specific governing document shall take precedence.

<b>FACTS</b>	<b>WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and assets</li> <li>• Account balances and transaction history</li> <li>• Credit history and investment experience</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Citi share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' use in providing you products and services meeting your private banking needs</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 1-800-870-1073    TTY: 711
-------------------	---

## Page 2

Who we are	
Who is providing this notice?	This notice is provided by the business units of Citigroup Inc. and its affiliates, including, but not limited to, Citibank, N.A., Citigroup Global Markets Inc., Citicorp Trust Delaware, N.A., Citicorp Trust South Dakota, Citi Private Advisory, LLC and Citi Global Alternatives, LLC, dedicated to providing you the products and services of Citi Private Bank and Citi Global Wealth at Work.

What we do	
How does Citi protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citi collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Provide account information or give us your contact information</li> <li>• Provide employment information or apply for a loan</li> <li>• Enter into an investment advisory contract.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>U.S. Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Airing for nonaffiliates to market to you</li> </ul> <p>U.S. State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• We do not share with our affiliates, except to provide you products and services meeting your private banking needs.</li> </ul>
Non affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• We do not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• We don't jointly market.</li> </ul>

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to: [www.citi.com/privacy](http://www.citi.com/privacy).



## Client Funds Transfer Agreement

This Client Funds Transfer Agreement ("Agreement") sets forth the terms and conditions under which you may from time to time instruct Citibank, N.A. (hereafter referred to as "Citibank", "we", "us" or "our") to transfer funds from any of your accounts maintained with Citibank (i) to other accounts internally within Citibank or externally with other financial institutions, (ii) to issue foreign exchange drafts or cashier's checks, or (iii) to effect standing instructions (hereafter referred to as "Transactions"), you agree that any such transfer will be subject to the terms and conditions set forth in this Agreement.

This Agreement also applies to a subset of Transactions referred to herein as "Remittance Transfers". A Remittance Transfer is an electronic transfer of funds initiated from a consumer (non-business entity) account located in the U.S. primarily for personal, family or household purposes to a designated recipient in a non-U.S. country. Beginning on October 28, 2013, federal law will provide certain rights for Remittance Transfers. As noted throughout this Agreement, different rules apply to Remittance Transfers. Also, for each Remittance Transfer that you initiate, Citibank must provide you with certain disclosures required by federal law at the time you initiate the transfer. To the extent that the provisions of this Agreement are inconsistent with the disclosures provided to you for a Remittance Transfer, the provisions of such disclosures shall govern.

As used in this Agreement, the term "business day" means any day that is not a Saturday, Sunday or bank holiday.

1. **AUTHORIZATION.** You authorize Citibank to act on any of your instructions to execute Transactions that it receives in person, by telephone or in writing (original, facsimile or PDF) or by electronic communication (by such means as you and we mutually agree from time to time) from any one of your authorized account signers or from any one of your designated representatives identified as such by you to your Citi Private Bank Representative (authorized signers and designated representatives collectively hereafter referred to as "Authorized Parties").

2. **RELIANCE BY CITIBANK.** Citibank will rely on the information you provide in making a funds transfer on your behalf. You understand that it is your responsibility to provide Citibank with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer (such as "IBAN") and where applicable, the number (such as "BIC" or "SORT") identifying the beneficiary institution, since payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility.

For certain Remittance Transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your instructions in accordance with the provisions set forth in the "Currency of Transfer" Section of this Agreement.

3. **SECURITY PROCEDURES.** Citibank will follow security procedures designed for your and our protection to verify that your instructions have been properly authorized. The security procedure Citibank follows depends on the method you choose to give your instructions: generally, verbal authentication for Transactions made by telephone and signature verification of an Authorized Party for Transactions made in writing. Citibank may require written and signed instructions (original, facsimile or PDF) from an Authorized Party for certain Transactions. Such Transactions may include: (i) instructions to transfer funds from an account requiring two or more Authorized Parties, (ii) instructions to transfer funds to a new beneficiary not previously associated with your accounts and (iii) Transactions in excess of a specific amount determined by

Citibank from time to time, excluding internal transfers between Citibank accounts made by an Authorized Party authorized on both accounts. In addition, Citibank may verify written instructions by call back to an Authorized Party, unless such written instructions are for internal transfers between Citibank accounts made by an Authorized Party authorized on both accounts. If Citibank is unable to verify your instructions or is not satisfied with the verification it receives, Citibank will not execute the Transaction. Citibank will NOT make a verification call back for instructions given (i) in person or (ii) by telephone or in writing (original, facsimile or PDF) in amounts less than a specific amount determined by Citibank from time to time. You agree to be bound by any instructions to transfer funds that Citibank receives and verifies to the extent verification is required in accordance with the procedures outlined above.

4. **EXTERNAL FUNDS TRANSFERS.** When you instruct Citibank to execute an external funds transfer, you must select a financial institution as the recipient bank for the transfer. For transfers within the United States, the recipient bank must be a member of the Federal Reserve System or a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member.

You may request either that the funds be deposited in a particular account at the recipient bank or that the funds be held at the recipient bank for your beneficiary. Once the funds are transferred to the recipient bank, the funds become the property of the recipient bank. The recipient bank will be responsible for following your instructions and for notifying the beneficiary that the funds are available. If you identify a beneficiary by name and account number, the recipient bank may pay the funds to the person identified by the account number, and your payment may be final even if the account number provided does not correspond to your beneficiary. (The recipient bank is not obligated to verify that the account number belongs to your beneficiary.) If the recipient bank is unable to locate an account, the funds may be returned.

Except as may be prohibited by applicable law for Remittance Transfers, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

5. **EXECUTION OF AN IMMEDIATE FUNDS TRANSFER REQUEST.** If your funds transfer request is received by Citibank on a day that is not a business day or on a business day after the

established cut-off hour it will not be processed until the next business day.

**6. EXECUTION OF A SCHEDULED OR RECURRING FUTURE-DATED FUNDS TRANSFER REQUEST.** If the date of a scheduled or recurring future-dated wire transfer request falls on a day that is not a business day, you understand and agree that your request will be executed on the next business day. Citibank will make the determination to pay or reject your funds transfer request on the day on which it is executed based on your available balance at the time the funds transfer request is processed.

Effective October 28, 2013, Citibank will be unable to accept new instructions for the execution of a scheduled or recurring future-dated international wire transfer from a consumer account located in the U.S.; business accounts are not affected by this change. Should this service resume, the dates on which these future transfers will be executed will be described in the disclosures that are provided to you when you establish such a transfer or transfers in accordance with federal law. Instructions established before October 28, 2013 for a scheduled or recurring future-dated international wire from a consumer account located in the U.S. will continue to be processed provided there are no changes made by you to those instructions. In addition, Citibank will continue to accept new instructions for a scheduled or recurring future-dated domestic wire transfer from a consumer or business account after October 28, 2013.

**7. CURRENCY OF TRANSFER.** External funds transfers to beneficiaries within the United States are made only in U.S. dollars. For Remittance Transfers, at the time that you request the funds transfer, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either local currency of the country where the account is maintained or another foreign currency offered by Citibank), Citibank will send the transfer in that foreign currency. If you indicate that you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided to you at the time of your transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that Citibank will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your funds transfer request. If your funds transfer is made in a foreign currency, Citibank will convert your U.S. dollar payment to that foreign currency at the then current exchange rate offered by Citibank for similar transactions, which will include a fee to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer. If you conduct a currency conversion directly with Citibank's foreign exchange desk rather than solely with your Citi Private Bank Representative, you acknowledge that any subsequent Remittance Transfer of the converted currency will be processed by your Citi Private Bank Representative as a separate transaction. You will receive a transaction confirmation disclosing the actual exchange rate used by Citibank for the currency conversion transaction.

For non-Remittance Transfers to a beneficiary and recipient bank in any other country, the transfer will be made in the currency of that country, unless you choose to send U.S. dollars or one of the foreign currency options provided to you at the

time of your transfer. For non-U.S. dollar transfers, Citibank will convert your U.S. dollar payment to that foreign currency at the then current exchange rate offered by Citibank for similar transactions, which will include a fee to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer. If you request us to transfer non-local currency to your beneficiary, we cannot guarantee that your recipient will be able to receive non-local currency, because the laws of the country in which the recipient bank is located may restrict such a transfer. If your transfer must be converted to the local currency, the recipient bank may charge a fee for this exchange. Transfers to locations outside the United States may be subject to legal and regulatory limitations imposed by the United States or foreign nations.

**8. MEANS OF TRANSFER.** To make external funds transfers, Citibank uses a variety of banking channels and facilities but will ordinarily use electronic means. You agree that we may choose any conventional means that we deem suitable to transfer your funds to your beneficiary. Because we do not maintain banking relations with every bank, it may be necessary for us to use one or more intermediary banks before your funds are transferred to the recipient bank. Once we transmit your instruction to an intermediary bank, it will be that bank's responsibility to ensure that your instruction is executed.

**9. CHARGES IMPOSED BY INTERMEDIARY/RECIPIENT BANKS.** You understand that the actual amount that your recipient receives may be reduced by charges imposed by the intermediary and/or recipient bank, including those for processing your funds transfer or for exchanging currency. Beginning on or before October 28, 2013, for Remittance Transfers you will be provided with more detailed information regarding applicable fees at the time of your funds transfer request.

**10. CANCELLATION OR AMENDMENT OF REMITTANCE TRANSFERS REQUESTED ON OR AFTER OCTOBER 28, 2013.** You have the right to cancel or amend your Remittance Transfer provided that you cancel or amend your transfer within thirty (30) minutes of your authorizing payment for that Remittance Transfer. If you request a cancellation or amendment after this time, the provisions below applicable to all other funds transfer requests will apply.

**11. CANCELLATION OR AMENDMENT OF ALL OTHER FUNDS TRANSFER REQUESTS (INCLUDING STANDING INSTRUCTIONS FOR REMITTANCE TRANSFERS ESTABLISHED BEFORE OCTOBER 28, 2013).** You may cancel or amend your external funds transfer instruction only if we receive such request at a time that provides us a reasonable opportunity to act upon your request, the funds have not already been made available to your beneficiary and the recipient bank otherwise agrees to such cancellation or amendment of your funds transfer. If the recipient bank confirms that the funds are returnable and the funds are returned to Citibank by the recipient bank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the recipient bank or Citibank. Your refund will be in U.S. dollars. If your funds transfer was in a foreign currency, your U.S. dollar refund may be at the exchange rate offered by Citibank for similar transactions on the date the funds are returned, which may include a fee to Citibank for exchanging the currency. Citibank's exchange rate for transfers in a foreign currency includes a commission for the exchange service. Citibank shall not be liable to you for any loss resulting from the failure of the recipient bank to accept a cancellation or amendment of your funds transfer request.

12. **REJECTION OF A FUNDS TRANSFER REQUEST.** We reserve the right to reject your funds transfer instruction if you have insufficient available funds in your account, your instruction is incomplete or unclear or we are unable to fulfill your instruction for any other reason. Beginning October 28, 2013, for Remittance Transfers we are required by federal law to provide you with certain mandatory disclosures. The method we may use to provide such disclosures will depend on the manner in which you elect to deliver your Remittance Transfer instruction to Citibank. If we are unable to provide mandatory disclosures in a way that meets our regulatory obligations to provide such mandatory disclosures we will be unable to fulfill your instruction.

13. **DELAY, NON-EXECUTION OF EXTERNAL FUNDS TRANSFER INSTRUCTION.** While we will handle your external funds transfer instruction as expeditiously as possible, you agree that Citibank will not be responsible for any delay or failure to execute your instruction or delay in making the funds available to the beneficiary, due to circumstances beyond the control of Citibank or any intermediary or recipient bank handling the transfer, including without limitation any inaccuracy, interruption delay in transmission or failure in the means of transmission, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. TO THE EXTENT PERMITTED BY LAW, CITIBANK MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER IN CONNECTION WITH EXTERNAL FUNDS TRANSFERS.

14. **INCOMING FUNDS TRANSFERS.** You understand that although it is Citibank's practice to notify you promptly of incoming funds to your account(s), Citibank is not obliged to do so.

15. **CLAIMS; LIMITATION OF LIABILITY.** Any action or proceeding by you to enforce any obligation, duty or right under this Agreement must be commenced within one (1) year from the date that such cause of action accrues. IN NO EVENT SHALL CITIBANK BE RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXPENSES ARISING IN CONNECTION WITH YOUR FUNDS TRANSFER REQUEST.

***For Remittance Transfers made on or after October 28, 2013:***

If you believe there has been an error or you need more information about your Remittance Transfer, you agree that you must contact Citibank within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of the transfer. At that time, we may ask you to provide the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if known, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contacted the bank. If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the error resolution remedies and procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable.

***For All Other Transfers (including Remittance Transfers scheduled before October 28, 2013):***

If you believe that there has been an error or you need more information about your Transaction, you agree that you must contact Citibank within thirty (30) days after you receive notification that your funds transfer request has been executed. If your Transaction was delayed or erroneously executed as a result of erroneous information provided by you, you understand that you may be responsible for the amount of that transfer and any associated fees. If your Transaction was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by Citibank shall be at Citibank's published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

16. **INDEMNITY.** In consideration of the agreement by Citibank to act upon funds transfer requests in the manner provided in this Agreement, you agree to the fullest extent permitted by applicable law to indemnify, defend and hold Citibank harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs and expenses – including reasonable attorney's fees – in connection with funds transfers made pursuant to this Agreement. This indemnity will not be effective to relieve and indemnify Citibank against its gross negligence, bad faith or willful misconduct, or as otherwise provided by law.

17. **AMENDMENT.** We reserve the right to change the terms of this Agreement as required by law or our policy and will revise them from time to time to reflect these changes. Copies will be available from your Citi Private Bank Representative. We suggest that you keep any notification of changes along with the rest of your account information. Unless otherwise required by law, we may amend this Agreement without prior notice to you. If we choose to notify you or are required by law to notify you of changes to this Agreement, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you.

18. **SEVERABILITY.** If any portion of this Agreement is found to be unenforceable, its remaining portions shall remain in full force and effect.

19. **GOVERNING LAW/JURY WAIVER.** In general, this Agreement will be governed by federal law and, where not in conflict with or preempted by federal law, the laws of the state (including the District of Columbia) in which the home financial center of the account from where the funds transfer is made is located. Transactions authorized under this Agreement may involve one or more funds transfer systems, such as Fedwire or the Clearing House Interbank Payments System (CHIPS). In these cases, the rules of the appropriate funds transfer system(s) will apply along with applicable law. Subpart B of Regulation J and Article 4A of the Uniform Commercial Code apply to funds transfers made through Fedwire. Funds transfers made through CHIPS are governed by, and subject to, CHIPS Rules and Administrative Procedures and the laws of the State of New York, including Article 4A of the New York Uniform Commercial Code. UNLESS OTHERWISE PROHIBITED, EACH OF YOU AND WE WAIVE TRIAL BY JURY IN ANY SUCH DISPUTE.

## AMENDMENT TO THE CITIBANK CLIENT MANUAL – CONSUMER ACCOUNTS

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

---

**Amendments to the Client Manual – Consumer Accounts November 18, 2021 Edition**

**> EFFECTIVE DATE: IMMEDIATELY**

### **AMENDMENT**

Clients who are referred by a Citi affiliated company or other parties to open an account with Citibank must contact us for any complaints or inquiries related to their Citibank accounts.

As a result, the Client Manual – Consumer Accounts is updated as follows:

A new section titled, “Complaints and Inquiries” is added under General Terms – Consumer Use Acknowledgment as follows:

### **Complaints and Inquiries**

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

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

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.

© 2022 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

## AMENDMENT TO THE CITIBANK CLIENT MANUAL – CONSUMER ACCOUNTS

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

---

**Amendments to the Client Manual – Consumer Accounts November 18, 2021 Edition**

> EFFECTIVE DATE: JULY 18, 2022

### AMENDMENT TO DEFINITION OF DIRECT DEPOSIT IN THE CLIENT MANUAL CONSUMER ACCOUNTS

Effective July 18, 2022, the definition of Direct Deposit is deleted in its entirety and replaced with the following.

“Enhanced Direct Deposit” is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

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

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.

© 2022 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

## AMENDMENTS TO THE CITI® PRIVATE BANK CLIENT MANUAL – CONSUMER ACCOUNTS MAY 5, 2023 EDITION

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

Last Updated 6/2/2023

### Amendments to the Citi® Private Bank Client Manual – Consumer Accounts, May 5, 2023 Edition

#### EFFECTIVE DATE: JULY 22, 2023

EFFECTIVE JULY 22, 2023, THE FOLLOWING PARAGRAPH OF THE “DEPOSITED TRANSACTION ITEM RETURNED UNPAID” SECTION OF THE *CLIENT MANUAL – CONSUMER ACCOUNTS* IS DELETED IN ITS ENTIRETY.

A Fee for Deposited Check Returned Unpaid may be assessed for Return Deposit Items that are checks that are not paid for any reason, including in accordance with any law, regulation or rule (including a clearinghouse rule). We will notify you when you are charged a Fee for Deposited Check Returned Unpaid.

#### EFFECTIVE DATE: JUNE 1, 2023

AMENDMENT REGARDING THE ELIMINATION OF THE ABILITY TO SEND DOMESTIC AND INTERNATIONAL CITIBANK® GLOBAL TRANSFERS (CGTS) AND CANCELLING INTERNATIONAL CGTS AT CITIBANK ATMS.

Between June 1 and June 23, 2023, Citi will phase out the following features at Citibank ATMs: ability to send domestic and international Citibank® Global Transfers (CGTs) and to cancel international CGTs. Therefore, these features may be unavailable during this time and will be unavailable after June 23, 2023. You may continue to use the CGT service via Citibank® Online or Citi Mobile®.

As a result, the *Client Manual – Consumer Accounts* is amended as follows:

1. The second paragraph within the “Applicable to Consumer International Citibank Global Transfers and International Wire Transfers” section within the “Cancellations or Amendments of Funds Transfer Requests” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into citibankonline.com or Citi Mobile. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

2. The “Citibank® Global Transfer Service” section within the “Types of Transactions; Limitations” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

#### Citibank® Global Transfer Service

You can use any eligible Citibank® checking, savings or money market account via Citibank® Online or Citi Mobile to transfer funds to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or receive funds into your account from another Citibank customer in the U.S. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for receiving a Citibank® Global Transfer into your account. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. Generally, the transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. For general terms and conditions regarding external funds transfers, please refer to the “External Funds Transfer” terms in the Account Balance and Transaction Information section of this Client Manual.



3. The second paragraph within the “Cancellation Inquiries” section within the “Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

To cancel a Consumer Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into citibankonline.com. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

4. The “Account Balance and Transaction Information” chart within the “Account Transactions” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following revised chart:

Type of Transaction Performed	Channel Where Transaction is Performed
Deposits and Payments <sup>2</sup>	Proprietary Citibank ATMs
Mobile Check Deposit	Citi Mobile®
Withdrawals	All ATMs
Citibank® Global Transfers	Proprietary Citibank ATMs*, Citibank® Online, Citi Mobile®
Internal Transfers to other linked Citibank Accounts	Proprietary Citibank ATMs Network ATMs (primary account only) <sup>3</sup> Citibank® Online Citi Mobile® Telephone-initiated transfers (automated or staff-assisted)

#### Footnotes

<sup>2</sup> Other than transfer payments to linked Citi Credit Cards.

<sup>3</sup> Refer to details in section At a Proprietary Citibank ATM or at an ATM Network Machine.

\* Service will be fully discontinued as of June 23, 2023.

5. The Citibank® Global Transfer Service Limits for Account-to-Account Transfer (transfer limits are stated in U.S. dollars) chart within the “Citibank® Global Transfer Service” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following revised chart:

Citibank® Global Transfer Service Limits for Account-to-Account Transfers (transfer limits are stated in U.S. dollars):

Account Package <sup>3</sup> or Tier	Citibank® Online	Proprietary Citi Mobile®	Citibank ATM*	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$75,000	\$100,000
Citi Alliance <sup>SM</sup> Account Package	\$100,000	\$100,000	\$100,000	\$150,000
All Other Account Packages	\$50,000	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000	\$50,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

#### Footnotes

<sup>3</sup> For Citibank Global Transfer service limits for International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

\* Service will be fully discontinued as of June 23, 2023.

6. The “Destinations” section within the “Types of Transactions; Limitations” section of the Client Manual-Consumer Accounts is deleted in its entirety and replaced with the following:

**Destinations**

We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained through CitiPhone Banking®, Citi Mobile®, and Citibank® Online.

**EFFECTIVE DATE: JANUARY 12, 2023**

**AMENDMENT:**

For clarification of existing practices and with an Effective Date of January 12, 2023, the following change is made to the *Client Manual - Consumer Accounts*:

The second paragraph in “Account Opening” within the “Account Opening/Ownership/Maintenance” section of the Client Manual is deleted in its entirety. The below paragraph and chart are placed after the first paragraph within this section.

Account opening transactions that are completed prior to the Cut-off Time on a Business Day<sup>1</sup> are recorded as having occurred on that day. Account opening transactions that complete after the Cut-off Time are recorded as having occurred the next Business Day<sup>1</sup>. The exception to the Business Day<sup>1</sup> rule is Certificates of Deposit opened via Citibank® Online. Please refer to footnote 2 for the rules that apply to Certificates of Deposit opened via Citibank® Online.

Some cut-off times are based on Eastern Time and others are based on Central Time. Please review the cut-off times listed in the chart below.

Account Type	Opening Channel	Account Opening Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Savings Accounts	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	11:59 PM Central Time <sup>2</sup>

<sup>1</sup> When referring to Citibank, “Business Day” means 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. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.

<sup>2</sup> Certificates of Deposit opened via the Citibank® Online channel are recorded as opened on the date the opening transaction is completed based on Central Time with a 11:59 PM Central Time cut-off time. Certificates of Deposit opened via the Citibank® Online channel can be recorded as opened on every day of the year including days that are not Business Days.<sup>1</sup>



## EFFECTIVE DATE: DECEMBER 1, 2022

### AMENDMENT:

Effective Immediately, the following change is made to the *Citibank Client Manual – Consumer Accounts*:

The section titled “Foreign Account Tax Compliance Act” within the “Account Opening/Ownership/Maintenance” section of the Client Manual is deleted in its entirety and replaced with the following:

#### Important Tax Information<sup>1</sup>

When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if: (a) you fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please review the separate IRA and other tax-qualified retirement account disclosures for additional requirements that may apply.

#### Foreign Account Tax Compliance Act:

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

<sup>1</sup> *IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This information is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.*

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective Immediately, the following changes are made to the *Citibank Client Manual – Consumer Accounts*:

All references to TTY: 1-800-788-6775 is replaced with “We accept 711 or other Relay Service”

All references to TTY: 1-800-945-0258 is replaced with “We accept 711 or other Relay Service”

All references to TTY: 1-800-568-3405 is replaced with “We accept 711 or other Relay Service”

## EFFECTIVE DATE: NOVEMBER 3, 2022

### AMENDMENT:

Effective Immediately, the following change is made to the *Citibank Client Manual – Consumer Accounts*:

Within the “Error Resolution and Notice Procedures for all other Electronic Funds Transfers” section, the following paragraph is added above the “Our Responsibility to You” paragraph.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

## EFFECTIVE DATE: NOVEMBER 3, 2022

### AMENDMENT:

Effective Immediately, the following change is made to the *Citibank Client Manual – Consumer Accounts*:

The paragraph titled “Your Consent for Us to Use Your Mobile Phone Number to Identify You” within the “Account Opening/Ownership/Maintenance” section of the Client Manual is deleted in its entirety and replaced with the following:

#### **Your Consent for Us to Use Your Mobile Phone Number to Identify You**

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## EFFECTIVE DATE: NOVEMBER 3, 2022

### AMENDMENT:

The section titled “Checking Account Sub-Accounts” under “Accounts Opening/Ownership/Maintenance” in the Client Manual is deleted in its entirety. This change will have no effect on your checking accounts.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective Immediately, the following change is made to the *Citibank Client Manual – Consumer Accounts*:

The paragraph titled “Transactions Made Outside the U.S. and Puerto Rico ATM Cash and POS Transactions Outside the U.S.: Transaction Charge” under “Types of Transactions: Limitations” within the Electronic Banking section of the *Client Manual* is deleted in its entirety and replaced with the following:

#### **Transactions Made Outside of the United States and its Territories**

We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

## EFFECTIVE DATE: JUNE 19, 2022

### **AMENDMENT TO ELIMINATE THE OVERDRAFT FEE, RETURNED ITEM/INSUFFICIENT FUNDS FEE, AND OVERDRAFT PROTECTION TRANSFER FEE**

Effective Sunday June 19, 2022, your account will no longer be assessed an overdraft fee, a returned item/insufficient funds fee, or an overdraft protection transfer fee.

As a result, the *Client Manual – Consumer Accounts* is amended as follows:

1. The following terms are added to the Definitions section of the *Client Manual – Consumer Accounts*:

**“Automated Clearing House or ACH”** debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

Your **“Available Now”** balance is the total amount you can use right now. The Available Now balance amount may be less than your On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your account. For example, a recent deposited check may not be included in your Available Now balance

Your **“On Deposit”** amount reflects all transactions recorded in your account as of today. The On Deposit amount may be greater than the Available Now amount because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

2. The **“Writing a Check”** section is deleted in its entirety and replaced with the following:

You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) 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 or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

3. The **“Returned Items/Transactions”** section is deleted in its entirety and replaced with the following:

**Deposited Transaction Item Returned Unpaid**

A Deposited Transaction Item Returned Unpaid may occur whether or not your account is overdrawn.

When checks or other Transaction Items you deposit to your account are returned by the paying bank for insufficient or uncollected funds, we may, at our discretion and option, re-present those checks or other Transaction Items for payment – including electronically – without notifying you that the check or Transaction Item was returned. You agree we are not responsible for any loss or damage you may incur as a result of our not notifying you when such check or other Transaction Item was first returned.

A Fee for Deposited Check Returned Unpaid may be assessed for Return Deposit Items that are checks that are not paid for any reason, including in accordance with any law, regulation or rule (including a clearinghouse rule). We will notify you when you are charged a Fee for Deposited Check Returned Unpaid.

We may also place a hold on the funds in question (see “Funds Availability at Citibank” section in the *Marketplace Addendum*) or charge your account for the amount (and any interest earned on it) whether or not the return or notice of non-payment is proper or timely.

If we receive an affidavit or a declaration under penalty of perjury stating that an endorsement on an item deposited to your account is forged, that the item contains an alteration, or that there has been a breach of warranty in connection with the item, we may charge the item back against your account or place a hold on the funds pending an investigation, without prior notice to you.

4. The **“Insufficient Account Balances”** section is deleted in its entirety and replaced with the following:

**Posting Order**

We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Deposit Transaction Item Returned Unpaid,” “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the *Client Manual*, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

**5. The “Overdrawing Your Account” section is deleted in its entirety and replaced with the following:**

**Overdrawing Your Account**

Citibank encourages its customer to consider the impact of overdrawing an account.

Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return (“Returned Items”) or pay (“Overdraft”) one or more Transaction Items.

We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, accounts in the Access Account Package are designed so that Transaction Items that cause an overdraft will not be authorized. Please review “Access Account Package” in the Marketplace Addendum for additional information. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

**6. The “Insufficient Funds to pay a Transaction item” section is added to the *Client Manual – Consumer Accounts* as follows:**

**Insufficient Funds to pay a Transaction item**

Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you.

Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

**7. The “Overdraft Protection” section is added to the *Client Manual – Consumer Accounts* as follows:**

**Overdraft Protection**

This section outlines two options that are designed to help you cover overdraft amounts in your checking account. Ask us for information which may include an application.

## **Safety Check**

Safety Check covers overdraft amounts by transferring funds from your linked money market or savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

### ***Contributing Accounts***

When you sign up for Safety Check, you may select one account you maintain at Citibank as your "Contributing Account." Your Contributing Account can only be a savings or money market account. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

### ***Safety Check Transfers***

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

### ***Transfers***

No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

### **Checking Plus® (variable rate) Line of Credit**

Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

The terms of a Checking Plus (variable rate) line of credit account are included in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers. Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

## **8. The "Right of Setoff" section is deleted in its entirety and replaced with the following:**

### **Right of Setoff**

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, Keogh plans and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

## **9. The last three sentences in the "Closing a Deposit Account" section is deleted in its entirety and replaced with the following:**

If your account balance is insufficient to pay applicable account fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions and Transaction Items conducted prior to account closure will survive the termination of the account and this Agreement. If we close your account because of negative account activity, we may report that information to a Consumer Reporting Agency.

## EFFECTIVE DATE: APRIL 1, 2022

### AMENDMENT TO HOME BRANCH DEFINITION:

The definition of Home Branch is deleted in its entirety and replaced with the following:

“Home Branch” means the Citibank branch in which you opened your account or to which your account was assigned or transferred.

## EFFECTIVE DATE: APRIL 1, 2022

### AMENDMENT TO UPDATING YOUR ACCOUNT INFORMATION:

The “Updating Your Account Information” section of the *Client Manual – Consumer Accounts* is revised to clarify changing your mailing address does not change your rate region. Home Branches were removed.

As a result, the “Updating Your Account Information” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

#### Updating Your Account Information

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing law or Rate Region of any of your existing accounts or services.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

## EFFECTIVE DATE: APRIL 1, 2022

### AMENDMENT TO NOTICE OF INCOMING TRANSFER:

The section “Notice of Incoming Transfer” is revised to clarify you may contact any branch during normal business hours to determine if a transfer has been credited to your account.

As a result the section is deleted in its entirety and replaced with:

#### Notice of Incoming Transfer

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.



## **EFFECTIVE DATE: APRIL 1, 2022**

### **AMENDMENT TO DEATH OR LEGAL DETERMINATION OF INCOMPETENCE:**

The third paragraph of the section titled "Death or Legal Determination of Incompetence" is revised to clarify that you may contact any branch during normal business hours to determine which documents must be presented during this process.

**As a result the section is deleted in its entirety and replaced with:**

#### **Death or Legal Determination of Incompetence**

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or contact CitiPhone Banking® (see the "Contact Us" section of this Manual for telephone numbers).

## **EFFECTIVE DATE: APRIL 1, 2022**

### **AMENDMENT TO GOVERNING LAW SECTION:**

The "Governing Law" section of the Client Manual – Consumer Accounts is revised to clarify how Governing Law and Rate Region are determined and apply those rules to account opening processes originating from a physical branch.

**As a result, the "Governing Law" section of the Client Manual – Consumer Accounts is deleted in its entirety and replaced with the following:**

#### **Governing Law**

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the "Governing State" applicable to your account. State conflict of law provisions will not apply.

#### Opening an account in a physical branch location:

If you open your account in a physical branch location or with a physical branch employee by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

#### Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States.

Please note plan documents determine the Governing State applicable to retirement accounts.

#### **Rate Region**

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

#### Opening account in a physical branch location:

- a. If you open your account in a physical branch or with a physical branch employee by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

#### Opening an account through other channels:

- a. If you open your account online (including Citi Mobile®) or by telephone other than a physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.

- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

## EFFECTIVE DATE: MARCH 28, 2022

### AMENDMENT:

The Citibank Global Transfer Limits chart is updated to reflect limits applicable to the Citi Alliance Account Package. As a result, the Citibank Global Transfer Limits chart in the *Client Manual – Consumer Accounts* is updated with the following:

**Citibank Global Transfer Service Limits for Account-to-Account Transfers (transfer limits are stated in U.S. dollars):**

Account Package* or Tier	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$75,000	\$100,000
Citi Alliance <sup>SM</sup> Account Package	\$100,000	\$100,000	\$100,000	\$150,000
All Other Account Packages	\$50,000	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000	\$50,000

\* For Citibank Global Transfer service limits for International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

## EFFECTIVE DATE: MARCH 28, 2022

### AMENDMENT:

The Cash Withdrawal Chart in the *Client Manual – Consumer Accounts* is updated to reflect limits applicable to the Citi Alliance Account Package. As a result, Cash Withdrawal Chart in the *Client Manual – Consumer Accounts* is updated with the following:

Account Package* or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package*	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
Citi Alliance <sup>SM</sup> Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card per card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

\* The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.



## EFFECTIVE DATE: MARCH 28, 2022

### AMENDMENT:

The Citibank Banking Card Maximum Purchase Limits Chart in the *Client Manual – Consumer Accounts* is updated to reflect limits applicable to the Citi Alliance Banking Package. As a result, Citibank Banking Card Maximum Purchase Limits Chart in the *Client Manual – Consumer Accounts* is updated with the following:

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day	\$25,000 per account per Business Day
	\$10,000 per account per Business Day	\$25,000 per account per Business Day
Citi Priority Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
Citi Alliance <sup>SM</sup> Account Package	\$25,000 per account per Business Day	\$25,000 per account per Business Day
All Other Account Packages	\$5,000 per account per Business Day	\$5,000 per account per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$25,000 per account per Business Day	\$25,000 per account per Business Day

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

If a wire transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to the account less any applicable service charges. If the transfer was in foreign currency, the returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. As a result, the *Client Manual – Consumer Accounts* is updated as follows:

The section titled, "Applicable to all other Funds Transfer Request" under "Cancellations or Amendments of Funds Transfer Requests" is deleted in its entirety and replaced as follows:

#### Applicable to all Funds Transfer Requests

You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section above) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please Note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Clients who are referred by a Citi affiliated company or other parties to open an account with Citibank must contact us for any complaints or inquiries related to their Citibank accounts. As a result, the *Client Manual – Consumer Accounts* is updated as follows:

A new section titled, “Complaints and Inquiries” is added under General Terms – Consumer Use Acknowledgment as follows:

#### Complaints and Inquiries

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

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

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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.

© 2023 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Private Bank



# Client Manual

**Consumer Accounts**

U.S. Markets

Effective May 5, 2023

## Important Notice

The information contained in this Client Manual – Consumer Accounts and the accompanying Marketplace Addendum that is a part of this manual apply to accounts and services available from the branches of Citibank, N.A. to which you are applying pursuant to your Citi Private Bank Client Relationship Agreement or CitiFolio® Application, as applicable. These documents contain important information about your applied for accounts and services.

This manual contains some important information you should know about your deposit relationship with Citibank. It is an agreement between you and us. From Account Transactions to Electronic Banking and beyond, we want you to understand how our products and services work, as well as to understand some of the important responsibilities that exist – yours and ours.

Some of these responsibilities are the same for every customer, no matter where you live. Others are different based on specific state laws. Some are described in additional agreements. Together, these documents provide basic terms and conditions of our deposit relationship.

This manual also contains an arbitration provision that covers all disputes between us.

Please review this Client Manual thoroughly – and keep it for future reference.

Please be advised that the following section of this manual does NOT apply to Citi Private Bank clients:

- “Language Preference” (page 6)

### Other changes to this manual:

- 1) The following sections of this manual are replaced, as follows:

#### Replace the following sections of this manual

#### With the following sections found within your Citi Private Bank Application Kit

“Copy of the Signature Card” (page 32)

“Signature Card” contained in the Citi Private Bank Client Relationship Agreement or CitiFolio Application, as applicable

“Information Sharing” (page 6)

“Confidentiality at Citibank”, “Privacy and Information Sharing at Citi Private Bank”, and “Citi Private Bank Privacy Notice” contained in the Terms & Conditions booklet

- 2) For purposes of “Governing Law” (page 6), Citi Private Bank accounts will be treated the same as if you had opened your account or signed up for a service remotely.
- 3) For canceling an international wire transfer or a Citibank Global Transfer as instructed in both the “Cancellations or Amendment of Funds Transfer Requests” Section on page 13 and the “Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers” on page 29 under the “Electronic Banking” Section, please note that Citi Private Bank clients also have the option to call their Citi Private Bank representative instead of the number listed.
- 4) Any references to “back cover” or “back cover of this agreement” is intended to mean “last page” or “last page of this agreement”.
- 5) For questions and inquiries about your accounts, instead of the CitiPhone Banking® telephone number listed in this manual, please direct them to:
  - Customer Service for Citi Private Bank at 1-800-870-1073 (to ensure quality service, calls are randomly monitored and may be recorded)
  - For the speech and hearing impaired, our Text Telephone line at 800-788-6775
  - To request copies of this Client Manual, please contact your Private Banker or Service Team member.

# Table of Contents

<b>Contact Us .....</b>	<b>2</b>	> External Funds Transfers.....	12
<b>General Terms – Consumer Use Acknowledgement .....</b>	<b>3</b>	> Cancellations or Amendments of Funds Transfer Requests .....	13
> Important Note to Australian Resident Clients .....	3	> Claims .....	14
> Definitions.....	3	> Withdrawals .....	14
> Definitions of Types of Accounts.....	4	<b>Account Statements and Notices, Periodic Statements .....</b>	<b>18</b>
<b>Account Opening/Ownership/Maintenance.....</b>	<b>5</b>	> Cancelled Check Options.....	18
> Amendments/Changes to This Agreement.....	5	> Substitute Checks and Your Rights.....	18
> Arbitration .....	5	> Filing a Claim .....	19
> Conflicting Demands/Disputes.....	5	<b>Special Circumstances.....</b>	<b>19</b>
> Exemplar Signature .....	5	> Forfeited Accounts.....	19
> Governing Law .....	6	> Death or Legal Determination of Incompetence .....	19
> Indemnification.....	6	> Dormant Accounts .....	19
> Information Sharing .....	6	> Legal Process .....	19
> Limitation on Time to Sue or Arbitrate .....	6	> Right of Setoff.....	20
> Recording Your Service Requests .....	6	> Restricted Access.....	20
> Your Consent for Us to Call You .....	6	> Closing a Deposit Account .....	20
> Your Consent for Us to Use Your Mobile Phone Number to Identify You .....	7	> Certain Deposit Accounts with Transactional Features .....	20
> Security Interest.....	7	<b>Foreign Currency Exchange .....</b>	<b>22</b>
> Severability .....	7	> Limitation of Liability.....	22
> Waiver .....	7	<b>Electronic Banking .....</b>	<b>22</b>
> Account Opening.....	7	> General .....	22
> Consumer Reporting Agency Information.....	8	> Access Devices.....	22
> Checking Account Sub-Accounts.....	8	> Withdrawal Posting Cut-Off Times .....	23
> Updating Your Account Information.....	8	> Types of Transactions; Limitations .....	23
> Transferring Account Ownership.....	8	> Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers.....	29
> Language Preference.....	8	> Error Resolution and Notice Procedures for all other Electronic Fund Transfers.....	29
> Account Errors and Adjustments .....	9	> Confidentiality at Citibank .....	30
> Assignments.....	9	<b>Limitation of Liability.....</b>	<b>30</b>
> Foreign Account Tax Compliance Act.....	9	<b>Arbitration .....</b>	<b>31</b>
<b>Account Transactions .....</b>	<b>10</b>	> Covered Disputes .....	31
> What This Section Covers .....	10	> Arbitration Limits.....	31
> Checkbooks and Checks .....	10	> How Arbitration Works .....	31
> Deposits.....	10	> Paying for Arbitration Fees.....	32
> Remotely Created Checks .....	10	> The Final Award .....	32
> Endorsements.....	11	> Right to Resort to Provisional Remedies Preserved.....	32
> Items Sent for Collection.....	11	> Survival and Severability.....	32
> Verification and Collection.....	11	> Rules for Rejecting This Arbitration Provision.....	32
> ACH Provisional Credits .....	11	<b>Signature Card (Reference Copy) .....</b>	<b>32</b>
> Notice of Incoming Transfer .....	11		
> Returned Items/Transactions.....	11		
> Reconstructing Lost, Missing, or Destroyed Deposits.....	12		
> Our Right to Refuse Deposits.....	12		
> Account Balance and Transaction Information.....	12		

# Contact Us

## **CitiPhone Banking®**

Toll-Free (within the U.S.)  
1-888-CITIBANK

To call collect from outside the U.S.  
1-210-677-0065

For the speech and hearing impaired  
call our Text Telephone (TTY)  
1-800-945-0258

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

## **Other Customer Service Telephone Numbers\***

Citibank® Online  
1-800-374-9700

Citibankonline.com

Contact your Financial Advisor or Citi Personal  
Wealth Management  
1-800-846-5200

### ***Text Telephone (TTY):***

1-800-568-3405

### **Retirement Plan Services**

1-800-695-5911

### ***Text Telephone (TTY):***

1-800-788-6775

**Citigold® Customer Service for Accounts  
with linked Citi Personal Wealth Management  
Investment Accounts or for relationships which  
do not contain a linked Citi Personal Wealth  
Management Investment account**  
1-888-CITIGOLD (1-888-248-4465)

**Citi Priority Main Customer Service**  
1-888-275-2484

**Citi Priority Collect Number**  
1-210-677-3780

**Citibank® MasterCard® or Visa®**  
1-800-950-5114

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

# General Terms – Consumer Use Acknowledgement

When you open a Citibank consumer deposit account, you are agreeing that your account will be governed by this Client Manual (sometimes referred to as “Manual”) and any and all accompanying Marketplace Addenda (sometimes referred to as “Addendum”). Together, the Manual and Addendum are referred to as “Agreement,” which contain important terms and conditions, details, rules and procedures applicable to each of your accounts. You agree not to use any consumer account for business purposes. Not all products and services described herein may be available to customers of Citi Private Bank, and International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages. These customers may receive other or additional specific terms and conditions

Unless otherwise expressly agreed in writing, our relationship with you will be that of debtor and creditor. That is, we owe you the amount of your deposit. No fiduciary, quasi-fiduciary or other special relationship exists between you and us. We owe you a duty of ordinary care. Any internal policies or procedures that we may maintain in excess of reasonable commercial standards and general banking usage are solely for our own benefit and shall not impose a higher standard of care than otherwise would apply in their absence.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

This Manual provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

## Important Note to Australian Resident Clients

Please note that Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

## DEFINITIONS

When used in this Agreement:

“**We,**” “**us,**” “**our,**” and “**Citibank**” mean Citibank, N.A., and “**you**” and “**your**” mean you, the customer.

“**Access Device**” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “**Citibank® Banking Card**” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank® Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”) one time password (OTP) and the User ID and Password you use to access Citibank® Online and CitiMobile®.

“**Auto Save**” means a recurring pre-authorized transfer from a consumer checking account to a Citibank savings or money market account.

“**Automated Clearing House Network**” (“**ACH Network**”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

“**Bill Payment**” means an individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® On-line and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

### “**Business Day**”

- when referring to Citibank, means 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. For purposes of determining the Business Day for requests to open accounts, see the “Account Opening” section of the Manual. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

“**Citibank® ATM Card**” means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, refer to the “Electronic Banking” section of this Manual.)

“**Citibank® Banking Card**” means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or Citi Card in promotional and other materials.

“**Citibank® Debit Card**” means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

“**Citigroup Global Markets Inc.**” (“**CGMI**”), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc.

“**Citi Personal Wealth Management**” (“**CPWM**”) is a business of Citigroup Inc., offering investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC.

**"Citi Private Bank" ("CPB")** is a business of Citigroup Inc. Citi Private Bank 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. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. ("CGMI"), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.

**"Direct Deposits"** means an Automated Clearing House (ACH) credits posted to your account. A Direct Deposit may include payroll, pension, state or federal payments (including social security), from your employer or outside agency. Forms for establishing direct deposits can be obtained at any Citibank branch or through Citibank® Online.

**"Electronic Funds Transfers" ("EFT")** means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers
- International wire transfers from a consumer account
- Automated Clearing House (ACH) transactions
- Instant Payments
- Zelle® Transfers
- Point-of-Sale ("POS") transactions
- ATM transactions
- Direct deposit or withdrawal of funds
- Transfers initiated by telephone.

Non-EFT transactions include: transfers related to bona fide trust and custodial accounts; domestic Fedwire and similar network transactions CHIPS, SWIFT, and telex; and transfers to cover overdrafts such as Safety Check transfers.

**"Home Branch"** means the Citibank branch in which you opened your account or to which your account was assigned or transferred. You may have several accounts assigned to the same Home Branch and they may be linked together, but one or more of these accounts may be governed by different state laws where no federal law applies and where state law is applicable or not otherwise preempted by federal law.

**"International Personal Bank U.S. ("IPB U.S.")"** is a business of Citigroup Inc. ("Citigroup") which provides its clients access to a broad array of products and services available through Citigroup, its bank and non-bank affiliates worldwide (collectively, "Citi"). Through IPB U.S., clients have access to the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages. Banking products and services are provided by Citibank, N.A.

**"Linked Accounts" or "Linking"** means eligible Citibank deposit and/or credit accounts that are combined for different benefits, which may include pricing, statements, Safety Check and the ability to perform certain transactions between accounts. Certain accounts that you maintain with our affiliates may also be linked. Generally, accounts that you maintain in different geographies cannot be linked.

**"Mobile Check Deposit"** means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

**"Network ATM"** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

**"Point-of-Sale" ("POS")** means a Citibank® Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your "Citibank® Debit Card" for Signature or PIN-based EFT transactions or by using your "Citibank® ATM Card" for PIN-based EFT transactions. (For more information, refer to the "Electronic Banking" section of this Manual.)

**"Proprietary Citibank ATM"** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

**"Remotely Created Check(s)"** means an item not bearing the drawer's (your) actual signature, but purporting to be authorized by the drawer (you).

## DEFINITIONS OF TYPES OF ACCOUNTS

**"Estate Account"** means an account opened by a fiduciary on behalf of a formal estate. The estate will have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**"Individual Account"** means an account owned in the name of one person only.

**"Joint Account"** means an account owned in the names of more than one person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the joint account owners. In the event of conflicting instructions or a dispute among you, we may require all joint account owners to act together in giving us instructions or performing transactions. Any joint account owner may close a joint account.

***EACH ACCOUNT OWNER IS JOINTLY AND SEVERALLY RESPONSIBLE FOR ALL ACTIVITY RELATED TO THE JOINT ACCOUNT, INCLUDING RESPONSIBILITY FOR PAYING OVERDRAFTS CREATED BY ANY AUTHORIZED SIGNER(S) OR PARTY TO THE ACCOUNT, WHETHER OR NOT THEY PARTICIPATE IN THE TRANSACTION OR BENEFIT FROM ITS PROCEEDS. WE MAY BE REQUIRED BY LEGAL PROCESS TO PAY ALL THE FUNDS IN A JOINT ACCOUNT TO SATISFY A JUDGMENT AGAINST ANY OR ALL ACCOUNT OWNERS.***



#### **Applicable to accounts opened on or after April 23, 2021**

All Joint Accounts must have at least one adult owner. Minors age 13 to 17 may qualify to open a Joint Account. Please refer to the governing state law of your account for information about legal rights and obligations of minors. When at least one owner of a Joint Account is a minor in the Basic Banking Package, the adult owner should serve as the primary signer which means the adult owner will receive communications and statements regarding the account according to the Client Manual – Consumers Accounts and Marketplace Addendum (for instance, see “Account Statements and Notices,” “Periodic Statements”). Unless expressly limited, the Joint Account rules explained in the Client Manual – Consumer Accounts and Marketplace Addendum otherwise remain unchanged.

**“In-Trust-For (“ITF”) Account”** means an account where you designate another person as beneficiary of the account. You can open an individual or joint ITF account as long as it is not a checking account. The beneficiary receives the funds in the account only upon the death of all account owners and cannot make any withdrawals or account changes before that time. If more than one beneficiary is named in our records, they will share equally in the account proceeds. During the lifetime of one or more of the account owners, this account will be treated as an individual account or joint account, as applicable. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary.

**“Trust Account”** means an account owned by a trust. In some cases, the trust must have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**“Uniform Transfers to Minors Account” (“UTMA Account”)** means an account owned by a minor, who receives the funds as a permanent (irrevocable) gift. A custodian controls and manages the account for the benefit of the minor. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act only upon the custodian’s instructions. You may wish to consult your tax advisor or attorney before opening a UTMA account.

Citibank reserves the right to restrict an UTMA account once the account reaches the age of termination under state law. If the custodian refuses or is unable to transfer remaining UTMA account funds to the beneficiary at the age of account termination, Citibank may, at any time thereafter and in its sole discretion, block the UTMA account. If the UTMA account is blocked by Citibank, any and all future withdrawals from or deposits into the UTMA account will be prohibited. In addition, Citibank may issue a check for the balance of the UTMA account directly to the beneficiary if Citibank in its sole discretion believes the UTMA account has terminated under state law. Citibank also has the right to close the UTMA account at any time by issuing a check for the balance of the account in UTMA form.

## **Account Opening/Ownership/Maintenance**

### **AMENDMENTS/CHANGES TO THIS AGREEMENT**

We may change the terms of this Agreement by adding, deleting or modifying existing ones in which a notice will be provided as required by law. We may also amend the Agreement without prior notice, unless otherwise required by law (e.g., by posting the information in our offices, on our web site, or otherwise making it available to you). You should retain all amendments and notifications with copies of the agreements and disclosures we provided to you when opening your account.

### **ARBITRATION**

This Agreement contains an arbitration provision that explains that you cannot go to court, have a jury trial or initiate or participate in a class action if you have a dispute with us. Instead, this provision tells you that the dispute must be resolved by a professional arbitrator, not a judge or jury. This section also explains how arbitration works and some of the differences between resolving a dispute in arbitration and resolving one in court. All of the terms of the arbitration provision are set forth in the section entitled “Arbitration.” Please read it carefully.

### **CONFLICTING DEMANDS/DISPUTES**

If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person’s authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person’s right and authority over the account and its funds; (2) refuse transactions and return checks, marked “Refer to Maker” (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

### **EXEMPLAR SIGNATURE**

Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank’s records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

## GOVERNING LAW

Accounts and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the “governing state law” determined as follows for accounts opened or services signed up for on or after February 24, 2012: If you open your account or sign up for a service in a branch, by the law of the state where the branch is located, regardless of the state where you reside, or, if you open your account or sign up for a service remotely (for example by Citibank® Online or CitiPhone Banking®), by the law of the state designated in the following chart unless a specific agreement or statute requires otherwise. In either case, state conflict of law provisions will not apply.

### Governing State Law

<b>If you open your account, or sign up for a service remotely (i.e., Citibank® Online, CitiPhone Banking®) and reside here...</b>	<b>Then the governing state law will be...</b>
California	California
Connecticut	Connecticut
Florida	Florida
Illinois	Illinois
Maryland	Maryland
Nevada	Nevada
New Jersey	New Jersey
New York	New York
Texas	Texas
Virginia	Virginia
Washington, D.C.	Washington, D.C.
Any other U.S. state, territory or possession	South Dakota

If you open your account remotely, your Home Branch will generally be the branch where your first account is opened or subsequently transferred. Usually, once your Home Branch is established, additional accounts you open can be assigned to the same Home Branch regardless of the governing law applicable to the additional accounts. If you open your account in a branch, your Home Branch will be the branch where you opened the account. If you notify us of a change of address after your account is opened, it will not affect the Home Branch where your accounts are maintained and it will not affect the governing state law applicable to your existing accounts.

## INDEMNIFICATION

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

## INFORMATION SHARING

Our consumer privacy notice describes personal information we may collect about you, including your name, address, telephone number, and other information we receive from you, information about your account and transactions, and information we receive from credit reporting agencies and other sources. You authorize us to disclose this information to affiliates and nonaffiliated third parties as permitted by applicable law except as you or we limit those disclosures under the terms of our consumer privacy notice. A copy of our consumer privacy notice accompanies your Agreement and we will provide it thereafter as required by applicable law. You may obtain a copy of our consumer privacy notice at any branch, by calling us toll-free within the U.S. at 1-888-214-0017, by calling CitiPhone Banking® (see the back cover of this Manual for telephone numbers) or by visiting Citibank.com. You may change your privacy preferences at any time by calling the toll free number listed in our privacy notice. We may take as long as thirty (30) days from our receipt of your privacy choices to process your request.

## LIMITATION ON TIME TO SUE OR ARBITRATE

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

## RECORDING YOUR SERVICE REQUESTS

We may monitor or record your conversations with us or with an agent acting on our behalf. We do this from time to time to monitor the quality of service and accuracy of information given to you and to ensure that your instructions are followed.

## YOUR CONSENT FOR US TO CALL YOU

You understand that we or our agents may contact you at any telephone number you provide to us, including your mobile phone number. You agree to receive these calls and messages, such as text messages or prerecorded or autodialed calls. You understand your service provider may charge you for these calls/messages.

## YOUR CONSENT FOR US TO USE YOUR MOBILE PHONE NUMBER TO IDENTIFY YOU

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Citi with your wireless operator account profile information for the duration of your business relationship with Citibank.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## SECURITY INTEREST

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA or tax-qualified retirement accounts or where otherwise prohibited by law.

## SEVERABILITY

Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

## WAIVER

We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

## ACCOUNT OPENING

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver's license or other identifying documents. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

Account opening transactions that are completed prior to the Cut-off Time on a Business Day<sup>1</sup> are recorded as having occurred on that day. Account opening transactions that complete after the Cut-off Time are recorded as having occurred the next Business Day<sup>1</sup>. The exception to the Business Day<sup>1</sup> rule is Certificates of Deposit opened via Citibank® Online. Please refer to footnote 2 for the rules that apply to Certificates of Deposit opened via Citibank® Online.

**Some cut-off times are based on Eastern Time and others are based on Central Time. Please review the cut-off times listed in the chart below.**

Account Type	Opening Channel	Account Opening Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Savings Accounts	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time – Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking®	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank® Online & Citi Mobile®	11:59 PM Central Time <sup>2</sup>

<sup>1</sup> When referring to Citibank, "Business Day" means 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. For funds availability purposes, see the "Funds Availability at Citibank" section of the Marketplace Addendum.

<sup>2</sup> Certificates of Deposit opened via the Citibank® Online channel are recorded as opened on the date the opening transaction is completed based on Central Time with a 11:59 PM Central Time cut-off time. Certificates of Deposit opened via the Citibank® Online channel can be recorded as opened on every day of the year including days that are not Business Days.

## CONSUMER REPORTING AGENCY INFORMATION

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling CitiPhone Banking® (see the back cover of this Manual for telephone numbers) or write to us at Citibank – Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

## CHECKING ACCOUNT SUB-ACCOUNTS

For regulatory reporting and accounting purposes, all Citibank consumer checking accounts consist of two sub-accounts: a transaction sub-account to which all financial transactions are posted; and a savings sub-account into which available balances above a pre-set level are transferred daily.

Funds will be transferred to your transaction sub-account to meet your transactional needs. For Regular Checking (all non-interest bearing checking accounts), both sub-accounts are non-interest bearing. For all types of Interest Checking, the savings sub-accounts pay the same interest rate as their corresponding transaction sub-accounts. Transfers can occur on any Business Day. Transfers to the savings sub-account will be made whenever available balances in the transaction sub-account exceed a preset level. Transfers from the savings sub-account to the transaction sub-account will be made whenever the transaction sub-account balances fall below a predetermined level. Both sub-accounts are treated as a single account for purposes of your deposits and withdrawals, access and information, tax reporting, fees, etc.

## UPDATING YOUR ACCOUNT INFORMATION

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing state law or the Home Branch of any of your existing accounts or services. If you have changed your address and would like to change your Home Branch or the governing state law of your existing accounts or services, you must either visit a branch or call CitiPhone Banking®.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

## TRANSFERRING ACCOUNT OWNERSHIP

OWNERSHIP OF CHECKING, SAVINGS, MONEY MARKET AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

## LANGUAGE PREFERENCE

This section applies if your preferred communication language about Citi's products and services is other than English. Although we may not be able to accommodate your language preference at all of our branches or for all products and services, as a courtesy, at your request, and for your convenience only, when you open an account with us we may be able to provide you with services in your preferred language.

**Account Documents.** English is the controlling language governing your banking relationship with us and your account documents. As an example, the English version of this Agreement is the governing Agreement.

**Spanish Language.** For customers who inform us their preferred language is Spanish, upon your request, Citi can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your account statement. Although we may send you a Spanish version of your account statements, you can obtain an English version upon request. If you receive both an English and Spanish version of this Agreement or if you request English and Spanish versions of your account statements, you should retain both versions for your records. Many features on Citi Online and Proprietary Citibank ATMs, and CitiPhone Banking® are offered in Spanish.

**Account Communications.** Other than Spanish, account communications and certain other notices, disclosures and communications may only be available in English.

**Availability of Products and Services.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch or a Relationship Manager in your preferred language. Not all preferred languages are available in every branch. Please call CitiPhone Banking® to find branches with representatives who speak your preferred language.

**Customer Service.** You may be able to receive customer service in your preferred language by calling CitiPhone Banking®.

## ACCOUNT ERRORS AND ADJUSTMENTS

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions not involving an electronic funds transfer. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences.

Note: There are exceptions to this thirty day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one (1) year (two (2) years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call CitiPhone Banking® at the number on the back of your Citibank® Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to the "Substitute Checks and Your Rights" section of this Manual. Please read the "Error Resolution and Notice Procedures" provisions of the "Electronic Banking" section of this Manual for additional information about problems with such transactions.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the "Right of Setoff" section of this Agreement.

## ASSIGNMENTS

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

## FOREIGN ACCOUNT TAX COMPLIANCE ACT

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as "FATCA"), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

# Account Transactions

## WHAT THIS SECTION COVERS

This section governs transaction activity in the following Citibank accounts: all types of checking, savings and money market accounts. It does not apply to certificate of deposit accounts. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

## CHECKBOOKS AND CHECKS

When you open a checking or money market account with a check-writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately.

For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to payees as "Account Closed" or "Refer to Maker." You will be responsible for issuing any replacement checks.

## DEPOSITS

You can make deposits:

- To qualifying accounts linked to your Citibank® Banking Card\* at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit (forms for establishing direct deposits can be obtained at any Citibank branch or through Citibank® Online);
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, refer to the "Electronic Banking" section of this Manual.

*\* To ensure your accounts are properly linked, please stop by a branch or contact CitiPhone Banking® at 1-888-CITIBANK. You may also view a list of eligible accounts types, and link your qualifying Citi® accounts to your Citibank® Banking Card by signing on to Citibankonline.com. Select the "Link/Unlink Other Citi Accounts" option under "Services" and follow the instructions.*

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

## REMOTELY CREATED CHECKS

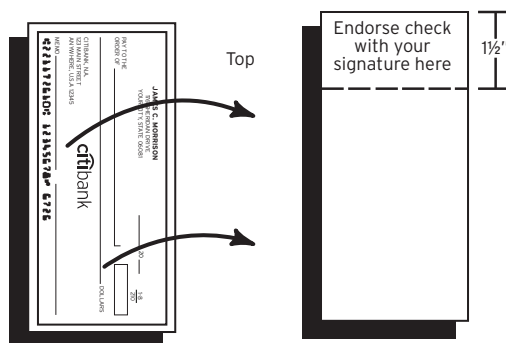
You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.



## ENDORSEMENTS

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1-1/2 inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check. You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.



We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit. If you deposit an item that bears the endorsements of more than one person or persons who are not known to us, we may refuse the item, require all endorser to be present, or require that the endorsements be guaranteed by another financial institution acceptable to us before we accept the item. If you routinely request that we deposit third party checks, we may require that you enter into a separate agreement with us for that purpose. We may also refuse to accept such an item for encashment.

## ITEMS SENT FOR COLLECTION

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

## VERIFICATION AND COLLECTION

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

## ACH PROVISIONAL CREDITS

Credit for an automated clearing house (“ACH”) transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

## NOTICE OF INCOMING TRANSFER

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact your Home Branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.

## RETURNED ITEMS/TRANSACTIONS

When checks or other items that you deposit to your account are returned for insufficient or uncollected funds, we may, at our discretion, re-present those checks or other items for payment a second time without notifying you that the check or item was returned. You agree that we are not responsible for any loss or damage you may incur as a result of our not notifying you when such check or other item was first returned. At our option, we may re-present the check electronically.

We may also place a hold on the funds in question (see “Funds Availability at Citibank” section in the Marketplace Addendum) or charge your account for the amount (and any interest earned on it) whether or not the return or notice of non-payment is proper or timely.

This also applies to checks drawn on us which are not paid for any reason, and to checks that are returned to us in accordance with any law, regulation or rule (including a clearinghouse rule). We may assess a fee for each returned item and notify you of the return orally, electronically or in writing.

If we receive an affidavit or a declaration under penalty of perjury stating that an endorsement on an item deposited to your account is forged, that the item contains an alteration, or that there has been a breach of warranty in connection with the item, we may charge the item back against your account or place a hold on the funds pending an investigation, without prior notice to you.

## RECONSTRUCTING LOST, MISSING, OR DESTROYED DEPOSITS

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us.

You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item.

If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

## OUR RIGHT TO REFUSE DEPOSITS

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

## ACCOUNT BALANCE AND TRANSACTION INFORMATION

Although you may view your account information on Citibank® Online, Citi Mobile® or at an ATM and you may receive account information through CitiPhone Banking® and account updates through Citi® Text Banking, the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal.

The end of Business Day cut-off time for the transactions listed in the following chart is 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time). The cut-off time impacts the actual day on which these transactions will be effective and reflected in your account balance.

Type of Transaction Performed	Channel Where Transaction is Performed
Deposits and Payments <sup>2</sup>	Proprietary Citibank ATMs
Mobile Check Deposit	Citi Mobile®
Withdrawals	All ATMs
Citibank® Global Transfers	Proprietary Citibank ATMs*, Citibank® Online, Citi Mobile®
Internal Transfers to other linked Citibank Accounts	Proprietary Citibank ATMs Network ATMs (primary account only) <sup>3</sup> Citibank® Online Citi Mobile® Telephone-initiated transfers (automated or staff-assisted)

<sup>2</sup> Other than transfer payments to linked Citi Credit Cards.

<sup>3</sup> Refer to details in section At a Proprietary Citibank ATM or at an ATM Network Machine.

\* Service will be fully discontinued as of June 23, 2023.

## EXTERNAL FUNDS TRANSFERS

The following terms apply to any request to transfer funds from your account to an account maintained at another institution other than those made using an online or mobile person to person transfer service which is subject to a separate agreement. Examples of funds transfers covered by this section include wire transfers and Citibank® Global Transfers. In addition to the information provided here, please refer to any funds transfer agreements you may receive when you initiate such a request. For international funds transfers, you will be provided with certain disclosures required by federal law at the time you initiate your request for that transfer. To the extent the provisions in this section are inconsistent with the disclosures provided to you for an international wire transfer, the provisions of such disclosures shall govern. When you request a funds transfer, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request. For international funds transfer requests, you will be given information regarding the fees associated with that transfer on the disclosure you are provided at the time of the transfer request.

**Reliance by Citibank.** Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as "BIC" or "SORT") identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or



beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request in accordance with the provisions set forth in the "Currency of Transfer" paragraph below.

**Security Procedures.** When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure depends on the means by which you provide instructions to us. Unless we agree on another security procedure, you agree that we may confirm the authenticity and content of instructions by placing a call to any authorized signer on your account. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above.

**Transfer to a Beneficiary Bank.** When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. When you identify a beneficiary by name and account number, the beneficiary bank may make final payment of the funds to the person identified by the account number even if the account number identifies a person different than the named beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

**Currency of Transfer.** Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

**Delays or Non-Execution of Funds Transfers.** We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**Incoming Funds Transfers.** Notice of your incoming funds transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your account for the funds received. Also, to determine if a funds transfer has been credited to your account, you can call CitiPhone Banking®, view your account information on Citibank® Online or Citi Mobile®, or request account updates via Citi® Text Banking.

## CANCELLATIONS OR AMENDMENTS OF FUNDS TRANSFER REQUESTS

**Applicable to Consumer International Citibank Global Transfers and International Wire Transfers.** You have the right to cancel your funds transfer request for a full refund or to amend your funds transfer request provided you cancel or amend your request within thirty (30) minutes of your authorizing payment for that transfer. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph "Applicable to all other Funds Transfer Requests" will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into citibankonline.com or Citi Mobile. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: 1-800-788-6775) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

**Applicable to all other Funds Transfer Requests.** You may cancel or amend a funds transfer request only if we receive the request prior to having executed the transfer and at a time that provides us with a reasonable opportunity to act upon that request. In general, after we have sent the transfer, you will not be able to cancel or amend it unless the beneficiary bank consents to such a request. We and/or the beneficiary bank may impose a fee in connection with the return of that transfer and for any required currency conversion. We will not be liable to you for any loss resulting from the failure of the beneficiary bank to agree to a recall or amendment of your funds transfer request.

**Rejection of a Funds Transfer Request.** We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

**General Tips for Wire Transfer Safety.** Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Imposters (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- Know Who You are Dealing With – Do not send funds to an individual or business you don't know personally.
- Verify your Wire Transfer Instruction – Check the information you include on a wire transfer instruction to verify the information is correct.
- Verify the legitimacy of what you are paying for – Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- Be Cautious of any Recipient Claiming Urgency – Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we may contact the corresponding financial institution that may have received the fraudulent wire transfer.

## CLAIMS

**Applicable to claims or questions with respect to Consumer International Citibank Global Transfers and International Wire Transfers.** Please refer to the "Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers." paragraph under "Electronic Banking" for a description of your rights.

**Applicable to claims or questions with respect to domestic Citibank® Global Transfers.** Please refer to the "Error Resolution and Notice Procedures for all other Electronic Fund Transfers" paragraph under "Electronic Banking" for a description of your rights.

**Applicable to claims or questions with respect to Domestic Wire Transfers.** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

**Limitation of Liability.** Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

## WITHDRAWALS

### Where to Make a Withdrawal

**At a Citibank branch.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

**At a Proprietary Citibank ATM or at an ATM Network Machine.** You can use your Citibank® Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your Citibank Banking Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge free access.

## Cash Withdrawals

Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

## Writing a Check

You can write a check for any amount up to the available balance (including any Checking Plus® or Safety Check availability) 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 or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

## Paying Your Checks

**Electronic Presentation of Checks.** We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection. Please note: Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system, even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

**Check Processing Cut-off Hour.** In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 P.M. on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

**Notations on Checks.** We may ignore any legal copy appearing on your checks (such as "Void after 60 days"). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

**PLEASE NOTE:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call CitiPhone Banking® and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a "stale-dated" check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

## Stop Payment Orders (Checks)

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citibank® Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to "Stop Payment Orders (Automatic Transfers)" in the Electronic Banking Section of this Manual.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to "Other Fees and Charges For All Accounts" in the Marketplace Addendum for a schedule of applicable fees.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Payment over Valid Stop Payment Order.** If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word "replacement" on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a "Stop Payment Request and Indemnity Agreement" form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

#### **Insufficient Account Balances**

We may accept, pay, certify, or charge to the appropriate account, checks and other items in the order we choose. For purposes of this "Insufficient Account Balance" section and the following "Overdrawing Your Account" section, an "item" includes checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, ACH transactions, online banking transfers or bill payment instructions, withdrawal slips, in-person transfers or withdrawals, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these. Even if we provisionally post checks or other items to your account during the day, we may treat them as if we received all of them at the end of the day. We do not necessarily process transactions with regard to the fees that you may incur for insufficient balances.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits\* that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

\* ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

#### **Overdrawing Your Account**

In the event of insufficient funds to pay all of your items or permit one or more transactions, we may return one or more of your items and/or not allow one or more of the requested transactions, or, in our sole discretion, we may create an overdraft by paying some or all of them. Regardless of the option we choose, we will charge you a fee (or fees) as stated in the "Other Fees and Charges for All Accounts" Fee Schedule located in the Marketplace Addendum. Additionally, you may be charged a fee by the merchant or other payee.

An Overdraft Fee may be assessed when your account is in overdrawn status after transactions post at the end of the day. A Returned Item fee may be assessed when a check or item is returned unpaid due to insufficient/unavailable funds in your account. Overdraft fees and Returned Item fees, in any combination, will not be assessed more than four (4) times per day. An Overdraft Fee may also be charged whenever a transaction, including a service fee or charge, is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn.

Please note that we do not charge an Overdraft Fee for ATM or debit card overdrafts. Our payment of any items or allowance of transactions that create overdrafts in no way obligates us to continue that practice at a later time. We may discontinue permitting overdrafts without cause or notice to you. We discourage the practice of overdrawing accounts.

We offer a line of credit account called Checking Plus® (variable rate) line of credit, which can cover your incoming items (as defined in the “Insufficient Account Balances” section) and prevent returned items up to your available credit line. This overdraft protection is not automatic and you must apply for and be approved for this account. You can also enroll in our Safety Check service, which lets you link a money market or savings account to cover overdrafts or use of unavailable funds in your checking account. For more information on Checking Plus® (variable rate) line of credit and Safety Check, please refer to the “Overdraft Protection” section of the Marketplace Addendum.

### **Withdrawal Refusals**

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (See the “Funds Availability at Citibank” section of the Marketplace Addendum.)
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

### **Withdrawal Notice**

We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all interest checking, savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

### **Check Cashing**

**Your Own Checks.** You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank® Banking Card or other identification that is acceptable to us.

**Third Party Checks.** In certain instances we may allow you to cash a third party check (i.e. a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank® Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party’s endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/or fee calculation purposes for up to the number of days it takes for us to collect the check.

**Payee Check Cashing.** When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

**Check Cashing for Others.** You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier’s checks or official checks, will be paid.



# Account Statements and Notices, Periodic Statements

We will provide a periodic account statement to you showing all activity for the statement period, all transactions made with your Citibank® Banking Card, all transfers you authorize in advance, and other account information for the statement period. Your periodic statement will include a summary of your linked account balances and an itemized listing of your transactions by date, including information about checks presented against your account, and other notices about your linked accounts. We use postage-paid ordinary postal-mail to send you statements or notices to the postal mail address reflected in our records for the account.

Regardless of the number of account owners, we only mail to one owner per account. Notification given to any one account owner is considered notification to all account owners and is considered delivered to you on the date we first place the statement or notice in the U.S. mail or the date that the email notifying you that your statement is available on Citibank Online is first sent, regardless of whether or not you receive it.

If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined to be undeliverable. If you have a checking, Checking Plus®, or Checking Plus® (variable rate) line of credit account, you will receive a statement each month and that statement will include information regarding all of your other linked accounts.

You can arrange to receive separate statements for your linked Citibank accounts by calling CitiPhone Banking® (see the back cover of this Manual for telephone numbers).

Instead of receiving a paper statement through ordinary postal mail, any signer on an account may elect to enroll in our paperless statement service when you are registered on Citibank Online. If you elect to use the paperless statement service, we will notify you via email of the availability of your statement on Citibank Online. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citibank Online.

## CANCELLED CHECK OPTIONS

Unless you have an account package that allows you to elect otherwise and you have done so, we will not send you images of your cancelled checks.

If you have a checking account in the Citigold® Account Package, Citi Priority Account Package, Citibank® Account Package or a Citi Private Bank Account, you may elect to have your check images delivered with your periodic statements. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you.

Images of your cancelled checks presented within the past 18 months are also available to you through Citibank® Online. Additionally, you may request a copy of any of your cancelled checks by calling CitiPhone Banking®. Please refer to "Other Fees and Charges for All Accounts" in the Marketplace Addendum for applicable fees.

## SUBSTITUTE CHECKS AND YOUR RIGHTS

### What Is a Substitute Check?

A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend "This is a legal copy of your check." You can use it the same way you would use the original check. Federal law allows banks to replace original checks with "substitute checks." Under the law, a substitute check is the "legal equivalent" of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

### Your Rights

The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citibank® Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest-bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

## FILING A CLAIM

If you believe a substitute check you have received from us was improperly debited to your account, please call CitiPhone Banking® at the number indicated on the back cover of this Manual. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim. If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee).

## Special Circumstances

### FORFEITED ACCOUNTS

If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

### DEATH OR LEGAL DETERMINATION OF INCOMPETENCE

You agree to notify us immediately of the death or court-ordered legal determination of incompetence of any owner or authorized signer on your account. We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court or court appointed fiduciary regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefits payments payable to the deceased) if an owner dies or is legally determined incompetent.

In case of death or legally determined incompetence of an account owner, we will continue to honor checks written on that account as well as other withdrawal instructions until we are notified of the death or the legally determined incompetence. We may continue to honor checks for up to ten (10) days following the death of the account owner unless a validly appointed representative of the decedent or another account owner provides us with stop payment instructions.

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit your Home Branch or contact CitiPhone Banking® (see the back cover of this Manual for telephone numbers).

### DORMANT ACCOUNTS

Under applicable state abandoned property statutes, your account will be considered dormant (inactive) and we may be required to send to the appropriate state the balances in your deposit account unless you have done at least one of the following during a specified period of time:

- Deposited or withdrawn funds;
- Signed and returned our active account confirmation form; or
- Written to us concerning the account.

A certificate of deposit account that has not reached initial maturity will not be considered inactive, but if the account renews automatically, it can become inactive starting after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern.

### LEGAL PROCESS

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any

applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid.

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

## **RIGHT OF SETOFF**

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, Keogh plans and certain trust accounts) without notice, for any liability or debt of any of you, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You expressly agree that our right of setoff extends to, and may be directed towards, any federal or state benefit payments (including Social Security benefits) directly deposited into your account. You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine and that we may use any federal or state benefits payment that is deposited into the account (including direct deposit of Social Security) for this purpose. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

## **RESTRICTED ACCESS**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

## **CLOSING A DEPOSIT ACCOUNT**

You may close your account at any time (except as stated otherwise in this Manual). We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We may try to notify you in advance should this be necessary, but we are not obliged to do so. If we close your account, we will send you a check for your final balance, if any, minus any applicable account fees and charges. For clients living outside the United States, you may be asked to complete wire transfer instructions to receive your funds. If your account balance is insufficient to pay applicable account fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions conducted prior to account closure will survive the termination of the account and this Agreement. If we close your account because of negative account activity, we may report that information to a Consumer Reporting Agency.

## **CERTAIN DEPOSIT ACCOUNTS WITH TRANSACTIONAL FEATURES**

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC "pass-through" insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC's website in a document entitled "Deposit Broker's Processing Guide" in section "VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker's Processing Guide."

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this Section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this Section.



**FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)**

<b>Field Number</b>	<b>Field Name</b>	<b>Description</b>
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer's SSN (no hyphens) or Tax ID number
6	Tax ID Code	Code indicates corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as is appears on the account
<b>Field Number</b>	<b>Field Name</b>	<b>Description</b>
9	Address 1	Address line 1 as it appears on the customer's statement
10	Address 2	Address line 2 as it appears on the customer's statement
11	Address 3	Address line 3 as it appears on the customer's statement
12	City	Address city as it appears on the customer's statement
13	State	State postal abbreviation as it appears on the customer's statement
14	Zip	Address zip as it appears on the customer's statement (no hyphens)
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, joint, or business account
21	Transactional Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit
22	Blank	Blank
23	Blank	Blank
24	Account Beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity
25	Account Participant Type	BEN is the type you should use
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government-Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual – Legal identification number (e.g. SSN, TIN). For a foreign national individual – where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual – the Tax identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes
29	Beneficiary's Government-Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other

# Foreign Currency Exchange

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling CitiPhone Banking®. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 pm Central Time. For more information about these services, you may visit [Citibank.com](http://Citibank.com), call CitiPhone Banking® or 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

## LIMITATION OF LIABILITY

We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.

# Electronic Banking

The following terms apply to a) Electronic Fund Transfers (EFT) (e.g., consumer ATM transactions, point-of-sale (POS) transactions, domestic Citibank Global transfers, Zelle® transfers, ACH transfers and Instant Payments) and b) where indicated International Citibank® Global Transfers and consumer international wire transfers designated as remittance transfers under federal law. Any authorized signer on an account may apply for these services on behalf of all authorized signers. Some EFT services are subject to separate terms and conditions (e.g., Citibank Global Transfers and Zelle transfers) which are provided to you when enrolling in a specific service.

We shall comply with the requirements of, and you shall be entitled to, the remedies for error resolution for an EFT required in accordance with the federal Electronic Fund Transfer Act, 15 USC 1693 or alternatively, the remedies for error resolution for a remittance transfer in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, 15 USC 1693o-1 and regulations promulgated thereunder. You may be entitled to additional rights and remedies – including different limitations of liability for unauthorized transactions – according to the governing state law of your account. For more information, refer to “Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions” in this section of the Manual.

## GENERAL

Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

**Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services.** At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain electronic banking services based upon security issues and other factors

**ATM Terminal Transactions.** you can get a record detailing the transactions you perform at Proprietary Citibank ATMs and Network ATMs. For deposits and payments made at Proprietary Citibank ATMs, your deposits and payments are accepted subject to bank verification.

**Termination of Electronic Banking Services.** If you wish to terminate any electronic banking services or no longer wish to use your Citibank® Banking Card, call us at CitiPhone Banking® at 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

## ACCESS DEVICES

Generally, you will receive your Citibank® Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive the PIN in a separate mailing. Your PIN is required for all Citibank® Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citibank® Online or Citi Mobile.

If you are unable to change your PIN at a Proprietary Citibank ATM or through the CitiPhone Banking® automated system, you may contact CitiPhone Banking® to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call CitiPhone Banking® to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys. You should also be aware that non-Proprietary Citibank ATMs and international ATMs may limit access to a primary checking account. To initially sign on to Citibank® Online, for additional security, in addition to your Citibank® Banking Card number and your PIN, you will need to choose a Citibank® Online User ID and Password. Together, the User ID and Password you select will be your Access Device for Citibank® Online.

To use the CitiPhone Banking® automated service, in addition to your Citibank® Banking Card, you will need a Telephone Access Code (TAC) or other form of permitted Access Device. Once you have received your Citibank® Banking Card, you can set up this code by calling CitiPhone Banking® (at the number on the back of your Citibank® Banking Card) for instructions on how to establish your TAC. To use the Citi Mobile® App or Citibank® Online, in addition to your Citibank® Banking Card, you will need a User ID and Password. If an unauthorized person has obtained access to your Citibank® Banking Card, your PIN, your Citibank® Online User ID and Password or your TAC, notify Citibank immediately.

Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank® Banking Cards.

We will automatically send you a new Citibank® Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank® Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank® Banking Card at any time and for any reason. To do so, cut your card in half and notify us through CitiPhone Banking®, Citibank® Online or at a Citibank branch. You agree to return the Citibank® Banking Card to us upon request.

## WITHDRAWAL POSTING CUT-OFF TIMES

For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, the following applies: A Business Day is any day of the week that is not a Saturday, Sunday or bank holiday. Withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on non-Business Days will post to your account on the following Business Day.

## TYPES OF TRANSACTIONS; LIMITATIONS

### Cash Withdrawals

The cash withdrawal limits outlined in the chart may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card.

The number of cards issued to a Citigold® Private Client, Citigold Account Package, Citi Priority or Citi Private Bank account customer does not affect the maximum withdrawal limit per account.

### Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package*	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card per card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

*\* The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$500,000 or more for the month which is two calendar months prior to the date of the transaction.*

For all packages, you may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank® Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum for Citibank® Banking Card cash withdrawal limits.

There is no limit to the number of withdrawals you can make.

You can use your Citibank® Banking Card to:

- Withdraw cash at a Proprietary Citibank ATM from your linked deposit accounts or obtain a cash advance from your linked line of credit and credit card accounts as permitted by the terms of those accounts;
- Withdraw cash at a Network ATM.

## Fees for Cash Withdrawals

There is no charge for making cash withdrawals with a Citibank® Banking Card at Citibank ATM locations in the U.S. Our charges for cash withdrawals at non-Citibank ATM locations will vary based on the account package you selected. When you use a Network ATM other than at a location within our surcharge-free network (see details on page 12), you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

## Deposits

- You can make deposits at a Proprietary Citibank ATM, to your linked checking, savings and money market accounts. ATM deposits received before the cut-off time for that Business Day will be considered deposited on that day. ATM deposits received after the cut-off time for that Business Day will be considered deposited on the next Business Day.
- You may have funds sent to your checking, savings and money market accounts by Direct Deposit.

## Payments to Us and to Our Affiliates

You can make payments at a proprietary Citibank ATM or through Citibank Online or Citi Mobile directly to qualifying loans linked to your Citibank® Banking Card and Citibank Online/Citi Mobile profile by transferring funds from your checking, money market or savings account to the loan account.\*

*\* Your ability to make a transfer is subject to our Funds Availability Policy and other terms and conditions in this Manual and your Marketplace Addendum.*

## Bill Payments

- You can make payments to third parties by calling CitiPhone Banking® or by using Citibank® Online or Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel a scheduled bill payment, you must do so by 11:59 PM Eastern Time on the day prior to the scheduled payment date. You can cancel a payment via Citibank® Online or by calling CitiPhone Banking® directly at 1-800-374-9700. A CitiPhone Banking® Services representative will be able to assist you whether the bill payment was scheduled via CitiPhone Banking® or via Citibank® Online or Citi Mobile. If you cancel one of a series of recurring payments, all subsequent payments of the series will be cancelled. If a bill payment is made by check, a stop payment order can be accepted under certain circumstances. Stop payment orders cannot be accepted for bill payments made electronically.
- Your periodic Citibank account statement will include all bill payment transactions made through our bill payment service. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989, or call CitiPhone Banking®.
- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call CitiPhone Banking® directly at 1-800-374-9700.
- There is no monthly charge or transaction fee for paying your bills using Citibank® Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If we are making a pre-authorized payment to a person or company for you and the amount of that payment will vary from the previous amount, it is the responsibility of that person or company to notify you of that fact. Please contact the payee and/or service provider, and not Citibank, regarding varying payments.

## Bill Payment Limits

Account Package or Tier	Calendar Day Limit	Limit
Citigold® Private Client Tier	\$50,000	\$50, 000 per individual payment
Citigold® Account Package	\$50,000	\$50, 000 per individual payment
Citi Priority Account Package	\$50,000	\$50, 000 per individual payment
All Other Account Packages	\$50,000	\$10, 000 per individual payment
Citigold® Account Package for Citi Private Bank Clients	\$50,000	\$50,000 per individual payment
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$10,000 per individual payment
Citigold® Private Client International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citigold® International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi International Personal for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi Global Executive Preferred for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment

## Electronic Check Conversion

- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
  - (i) pay for purchases; or
  - (ii) pay bills.

## Internal Transfers Between Linked Accounts

- Transfer funds using Citibank® Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM between your linked checking, savings, money markets, and any linked credit card account. You may also transfer funds between your linked certificate of deposit, checking, savings and money markets accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®. Transfer funds between your linked checking, savings, money markets or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank® Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements. Transfer funds using Citibank® Online or Citi Mobile between your eligible checking or money market account and a linked Citigroup Global Markets Inc. Account ("CGMI Account"). Transfers to a linked CGMI Account can be done up to \$500,000 per Business Day. Transfer requests to a linked CGMI Account placed after 4:00 PM Eastern Time on a Business Day or any time on a non-Business Day will be processed on the following Business Day. To be eligible for this CGMI Account linking, your checking or money market account must be in the same title as your CGMI Account. Your checking or money market account cannot be used as a transaction account for your CGMI Account transactions. Citigroup Global Markets Inc. may have additional linking requirements and terms and conditions. To arrange for this linkage, please contact your Citigroup Global Markets Inc. advisor
- Transfers can be arranged on a weekly, every-other-week or monthly basis, except for transfers to a linked CGMI account which are only permitted on an individual basis. All checking, savings and money market accounts allow making automatic transfer withdrawals and accept automatic transfer deposits from eligible accounts. Examples of these are monthly interest transfers from your savings account to your checking account or monthly transfers to fund your Individual Retirement Account.

## Citibank® Global Transfer Service

You can use any eligible Citibank® checking, savings or money market account via Citibank® Online or Citi Mobile to transfer funds to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or receive funds into your account from another Citibank customer in the U.S. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for receiving a Citibank® Global Transfer into your account. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. Generally, the transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. For general terms and conditions regarding external funds transfers, please refer to the "External Funds Transfer" terms in the Account Balance and Transaction Information section of this Client Manual.

### Fees:

For all account packages, there is no transfer fee for using Citibank® Global Transfer Service to make Account to Account fund transfers to any country.

### Citibank® Global Transfer Service Limits for Account-to-Account Transfers (transfer limits are stated in U.S. dollars):

Account Package <sup>3</sup> or Tier	Citibank® Online	Citi Mobile®	Proprietary Citibank ATM*	Weekly Limit
Citigold® Private Client Tier	\$100,000	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$75,000	\$100,000
Citi Alliance <sup>SM</sup> Account Package	\$100,000	\$100,000	\$100,000	\$150,000
All Other Account Packages	\$50,000	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000	\$50,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

<sup>3</sup> For Citibank Global Transfer service limits for International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum.

\* Service will be fully discontinued as of June 23, 2023.

**Destinations:** We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained through CitiPhone Banking®, Citibank® Online or at Proprietary Citibank ATMs.

## Inter-Institution Transfer (IIT) Service

You can request a transfer of funds through Citibank® Online: (1) from your eligible Citibank account\*\* to a verified account you hold at another financial institution in the United States; or (2) from a verified account you hold at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute the Inter-Institution Transfer requests, but other methods of transfer may also be used. All requests must be made through Citibank® Online and are subject to the terms of this Manual, your Inter-Institution Transfer Service agreement, and other agreements and applicable laws and regulations, in each case as in effect from time to time. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service. We reserve the right to change the fees charged for the use of the Inter-Institution Transfer Service. A copy of the Fee Schedule for the Inter-Institution Transfer Service is provided with your Inter-Institution Transfer user agreement. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers. In addition, minimum available balance requirements apply to both incoming and outgoing transfers. Please refer to your Inter-Institution Transfer user agreement for specific information regarding these restrictions.

**\*\* Eligible accounts are Citibank accounts (i.e. deposit accounts) owned by the Citibank® Online user (initiator of the transaction) that accepts ACH transactions. You must own both the Citibank account and the external account in order to make a transfer using Inter Institution Transfer (IIT) Service. Transfers to third parties are not permitted.**

## Mastercard® MoneySend

You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant web sites using Mastercard MoneySend. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person to person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person to person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as "MoneySend Credit" and funds you transfer to another person will appear on your statement as "MoneySend Debit".

## Zelle®

Zelle® is an easy and fast way to send money to other persons – typically within minutes between enrolled customers with a bank account in the U.S. – with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online® that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person as well as any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

## Stop Payment Orders (Automatic Transfers)

You may stop an automatic withdrawal or payment, or recurring withdrawals or payments from your account, by visiting a Citibank branch, through Citibank® Online or by calling CitiPhone Banking® (see the back cover of this Manual and your periodic statement for telephone numbers and address). If you request a stop payment by phone, we may ask you to confirm your instructions in writing within two (2) weeks. In order to place a stop payment on an automatic transaction, we must receive your instruction at least three (3) Business Days before the transaction is scheduled to be made. Payment cannot be stopped on an ACH transaction that has already been paid or that is in the process of being paid. If you order us to stop payment on a scheduled transaction in a timely manner and we do not do so, we may be liable for your losses or damages.

You may not be able to stop payment of a check that is converted to an electronic transaction (ACH). If you believe your check has been converted to an electronic transaction, you should also place a second stop payment on that electronic transaction. Please contact the CitiPhone Banking® number on the back of this Manual if you wish to stop such a payment.

If you request a stop payment on all recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank is not obligated to honor your request and may debit your account for subsequent transactions initiated by that originator (payee). Please remember that in order to revoke your authority with that originator (payee) you must notify them at least thirty (30) days prior to the next scheduled transaction.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the scheduled deduction or, for recurring transactions, the next scheduled deduction date;
- The exact amount (dollars and cents); and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a transaction. If the information is not exactly correct, a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will stop all subsequent withdrawals/payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.



**Payment over Valid Stop Payment Order.** If you believe that we have debited a transaction from your account over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the transaction and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the transaction or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has sufficient funds to cover the indebtedness, we may also exercise our right of setoff.

## Point-of-Sale (POS) Transactions

**“PIN Based” Transactions.** You can use your Citibank® ATM Card to purchase goods or services from merchant locations in the United States accepting the Interlink®, Maestro® or Cirrus® network brands by authorizing these transactions using your PIN.

You can use your Citibank® Debit Card to purchase goods or services from merchant locations in the United States accepting the Interlink® network brand by authorizing these transactions using your PIN. When making purchases, select “debit” to ensure these transactions are processed as PIN purchases.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

**“Signature-Based” Transactions.** If you have a Citibank® Debit Card, you can also use your card to perform an EFT to purchase goods or services and/or receive cash from locations that accept MasterCard®. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank® Banking Card are deducted from your linked Citibank primary checking account. You agree to only use your Citibank® Banking Card for lawful transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank® Banking Card. These merchants include, but are not limited to, internet gambling sites.

When you use your Citibank® Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

Your maximum purchase limits on your Citibank® Banking Card per Business Day, per account, are shown below limited by the amount available in your account, whichever is lower:

### Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day \$25,000* per account per Business Day	\$10,000 per account per Business Day \$25,000* per account per Business Day
Citi Priority Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
All Other Account Packages	\$5,000 per account per Business Day	\$5,000 per account per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$25,000 per account per Business Day	\$25,000 per account per Business Day

\* This higher limit applies to Citigold® Accounts with a combined average balance of \$500,000 or more for the month which is two calendar months prior to the date of the transaction.

In addition to our right to change withdrawal limits or to suspend or discontinue operation of certain electronic banking services at any time based on security or other factors, we also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive *Preferred*, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum for purchase limits.

## Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank® Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank® Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.

- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.
- Be sure to completely close the door behind you when you enter or leave an ATM lobby.
- Be careful about giving information about your Access Device over the telephone.
- Never begin an ATM transaction if there is not enough light or you notice anything suspicious – go to a different location or come back at another time.
- Do not permit any unknown person to enter after regular banking hours.
- If you notice anything suspicious: Always cancel a transaction-in-progress, end your session, place your Citibank® Banking Card in your pocket and leave the ATM location.
- Never display cash at ATM locations. Place cash and your Citibank® Banking Card in your pocket as soon as you complete your transaction. Count cash in a safe location, such as a locked car, home or office.
- Always take your ATM receipt with you when you leave – do not leave it near the ATM.
- Be aware that many ATM machines record activity by a surveillance camera or cameras.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs to CitiPhone Banking® at the number on the back of your Citibank® Banking Card or on the back cover of this Client Manual.

For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

## Transactions Made Outside the U.S. and Puerto Rico

**ATM Cash and POS Transactions Outside the U.S.:** 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 Priority, Citi Private Bank and International Personal Bank U.S.. Please refer to “Other Fees and Charges for All Accounts” in the Marketplace Addendum.

**Currency Conversion Methods.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank’s procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government- mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

## Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions

### **Consumer Liability for transactions covered by Regulation E**

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call CitiPhone Banking® at the number on the back cover of this Manual.

Please remember that your Citibank® Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank® Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number located on the back cover of this Agreement. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.



The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

**California**

Within this section, the paragraph above describing liability up to \$500 shall not apply.

**New York**

Within this section, your liability for the unauthorized use of your Citibank® Banking Card shall not exceed \$50.

**Citibank® Banking Card Zero Liability Protection**

If your Citibank® Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- (i) \$0 if
  - you report the loss or theft of your card promptly upon discovery of such loss or theft; and
  - you exercised reasonable care in safeguarding your card from the risk of loss or theft; and
  - the account to which transactions initiated with your card were posted is in good condition; or
- (ii) The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

**Contact in Event of Unauthorized Transfer**

If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## **ERROR RESOLUTION AND NOTICE PROCEDURES FOR CLAIMS OR QUESTIONS CONCERNING CONSUMER INTERNATIONAL GLOBAL TRANSFERS AND INTERNATIONAL WIRE TRANSFERS.**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY 1-800-788-6775); International Wire Transfer: 1-888-606-9716 (TTY 1-800-788-6775) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank. If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

Cancellation Inquiries: You have the right to cancel your international funds transfer request for a full refund within thirty (30) minutes of your authorizing payment for the transfer, unless the funds have been picked up or deposited.

To cancel a Consumer Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into citibankonline.com. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: 1-800-788-6775) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

## **ERROR RESOLUTION AND NOTICE PROCEDURES FOR ALL OTHER ELECTRONIC FUND TRANSFERS**

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**NOTE:** If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. – depending on the institution holding the account from which you were attempting to withdraw funds – not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Notify us of your name and account number (if any)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- (3) Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will

have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## **Our Responsibility to You**

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer;
- (2) If the transfer would go over the credit limit on your overdraft line;
- (3) If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
- (4) If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
- (5) If circumstances beyond our control (such as fire or flood or other conditions listed under "Limitation of Liability") prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

## **Your Responsibility to Us When Utilizing Funds Transfer Services**

These procedures describe your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your account.

- You are responsible for resolving any payment or other disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

## **CONFIDENTIALITY AT CITIBANK**

We will disclose information to third parties about your account or the transfers you make:

- (i) When it is necessary for completing transfers;
- (ii) In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- (iii) In order to comply with government agency or court orders; or
- (iv) If you give us your permission.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with other Citibank affiliates, statements released under a subpoena or as otherwise required or permitted by law may contain information regarding those other persons and accounts.

For additional information about our privacy practices, see our "Consumer Privacy Notice."

## **Limitation of Liability**

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this "Limitation of Liability" section.

In connection with any transaction or service provided under this Manual, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

# Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

## COVERED DISPUTES

**You or we may arbitrate** any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called "Disputes").

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank® Banking Card or Citibank® Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

## ARBITRATION LIMITS

Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won't initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

## HOW ARBITRATION WORKS

Arbitration shall be conducted by the American Arbitration Association ("AAA") according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed ("AAA Rules"), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA's website ([adr.org](http://adr.org)) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

PAYING FOR ARBITRATION FEES

We'll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney's fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

THE FINAL AWARD

Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

RIGHT TO RESORT TO PROVISIONAL REMEDIES PRESERVED

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

SURVIVAL AND SEVERABILITY OF TERMS

These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

RULES FOR REJECTING THIS ARBITRATION PROVISION

You may reject this arbitration provision by sending a written rejection notice to us at: PO Box 6195; Sioux Falls, SD 57117-6195. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.

*This is a copy of the signature card signed by customers at account opening.*

**DATE:**                      **FIMP:**                      **CITIBANK, N.A. ACCOUNT**

Account Title:  
Address:  
Account Number(s):

NAME/SIGNER	CARD

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including the Client Manual Consumer Accounts, its Marketplace Addendum and/or any applicable loan note(s) or agreement(s), and (2) understand and acknowledge that, if applicable, such note(s)/agreement(s) provide that any dispute between us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark  
will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week.  
Also visit us at [Citibank.com/locations](https://www.citibank.com/locations).

Note: Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week,  
at phones located in Citibank branches.



**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

© 2023 Citibank, N.A., Member FDIC. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Interlink is a U.S. payment network owned and operated by Visa.

MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass® is a registered trademark of U.S. Bank National Association.



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.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.  
© 2023 Citigroup Inc. All Rights Reserved.  
Citibank, N.A. Member FDIC.



## AMENDMENTS TO THE CITI® PRIVATE BANK MARKETPLACE ADDENDUM, AUGUST 23, 2023 EDITION

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

Last Updated 10/19/2023

### Amendments to the Citi® Private Bank Marketplace Addendum, August 23, 2023 Edition **EFFECTIVE DATE: OCTOBER 21, 2023**

#### AMENDMENT: EFFECTIVE OCTOBER 21, 2023, THE FOLLOWING CHANGE IS MADE TO THE MARKETPLACE ADDENDUM:

The "Longer Delays May Apply" section under "Funds Availability at Citibank" within the Marketplace Addendum is deleted in its entirety and replaced with the following:

#### **Longer Delays May Apply**

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

##### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

##### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

#### **By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.

#### **We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

**Doubt of collectability** – If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.

**Emergency Situations** – If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

All other terms and conditions of the Citi® Private Bank *Marketplace Addendum* remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.

**Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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.

© 2023 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



Private Bank



# Marketplace Addendum

**Citibank, N.A.**

Effective November 27, 2023

# Table of Contents

<b>General Information .....</b>	<b>2</b>
<b>Information About Account Packages .....</b>	<b>2</b>
The Citigold® Account Package for Citi Private Bank Clients.....	2
The Citibank® Account Package for Citi Private Bank Clients.....	3
<b>Information About Specific Accounts .....</b>	<b>4</b>
Regular Checking .....	4
Interest Checking .....	4
Citi® Savings Account.....	5
Citi Accelerate Savings .....	7
Certificates of Deposit .....	8
Citi Time Deposit .....	10
USD Cash Reserve Accounts .....	12
Citi U.S. Foreign Currency Accounts.....	13
Renminbi Account and Deposit Services.....	15
<b>Investment Account Linking .....</b>	<b>17</b>
<b>Safe Deposit Box Rental .....</b>	<b>17</b>
<b>Funds Availability at Citibank (All Marketplaces) .....</b>	<b>18</b>
<b>Discontinued Products, Services, and Features.....</b>	<b>20</b>
Citibank® Savings Plus Account.....	20
<b>Other Fees and Charges for All Accounts .....</b>	<b>22</b>

# General Information

This Marketplace Addendum supplements and incorporates all of the terms and conditions contained in the Citibank Client Manual – Consumer Accounts, including, but not limited to, the definitions. It also contains additional information about deposit products and services, including: checking and savings accounts; interest accruals and computation, balance requirements, early withdrawal penalties, overdraft protection, funds availability, fees and charges, and other important information.

At Citi Private Bank, we are committed to giving our customers superior service and value by providing you with solutions designed to meet your banking needs through one of the two packages below:

**The Citigold® Account Package for Citi Private Bank Clients**

**The Citibank® Account Package for Citi Private Bank Clients**

Terms, conditions and fees for accounts, products, programs and services are subject to change.

## Information About Account Packages

---

### THE CITIGOLD® ACCOUNT PACKAGE FOR CITI PRIVATE BANK CLIENTS

---

#### Package Features

Citigold Account for Citi Private Bank Clients is our premium account package; it is available to High Net Worth and Ultra High Net Worth clients of Citi Private Bank and to partners and executive level employees of firms that are themselves clients serviced by Citi Private Bank's Law Firm Group. The Citigold® Account Package for Citi Private Bank Clients gives you access to:

- A dedicated team of professionals to help you plan and reach your financial goals;
- Financial planning tools, educational seminars and other resources to help broaden your financial knowledge;
- Risk management and estate planning;
- Exclusive benefits, features and services including preferred pricing and fees on various bank and credit products that we offer.

The Citigold® Account Package for Citi Private Bank Clients must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citigold® Account Package for Citi Private Bank Clients. It may also include Day-to-Day Savings, money market, or certificates of deposit account.

#### Minimum Opening Deposit

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

#### When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the “Funds Availability at Citibank” section of this Marketplace Addendum for more information.

#### Account and Banking Package Changes

If a checking account is converted to another type of checking account the account will earn the applicable rate – if one is assigned – of the new checking account type on the date the account was converted. If you change your banking package to or from a Citigold® Account Package for Citi Private Bank Clients, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

#### Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-870-1073 (We accept 711 or other Relay Service) or contact your Citi Private Bank Representative. Please refer to “Other Fees and Charges for All Accounts” in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via Citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

#### Overdraft Protection Services

The Safety Check service is available for Citigold Account Package for Citi Private Bank Clients. Upon application and subject to credit approval, a Checking Plus® (Variable Rate) Line of Credit for overdraft protection can be linked to the checking account.

---

## THE CITIBANK® ACCOUNT PACKAGE FOR CITI PRIVATE BANK CLIENTS

---

### Package Features

The Citibank® Account Package for Citi Private Bank Clients is a full service banking package which introduces you to the benefits of being a Citi Private Bank Client and is available to associate and other eligible employees at firms that are themselves clients serviced by Citi Private Bank's Law Firm Group. The Citibank® Account Package for Citi Private Bank Clients consists of at least one of these component accounts: Regular Checking or Interest Checking, money market, or certificate of deposit. The Citibank® Account for Citi Private Bank Clients includes unlimited check writing and ATM transactions.

### Minimum Opening Deposit

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

### When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual – Consumer Accounts for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the “Funds Availability at Citibank” section of this Marketplace Addendum for more information.

### Account and Banking Package Changes

If a checking account is converted to another type of checking account the account will earn the applicable rate – if one is assigned – of the new checking account type on the date the account was converted. If you change your banking package to or from a Citigold® Account Package for Citi Private Bank Clients, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

### Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-870-1073 (We accept 711 or other Relay Service) or contact your Citi Private Bank Representative. Please refer to “Other Fees and Charges for All Accounts” in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via Citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

### Overdraft Protection Services

The Safety Check service is available for Citibank Account Package for Citi Private Bank clients. Upon application and subject to credit approval, a Checking Plus® (Variable Rate) Line of Credit for overdraft protection can be linked to the checking account.

# Information About Specific Accounts

This section of the Addendum describes the features of the following accounts that are available:

- Regular Checking
- Interest Checking
- Citi® Savings Account
- Certificates of Deposit
- Citi Time Deposit
- USD Cash Reserve Accounts
- Citi U.S. Foreign Currency Account

---

## REGULAR CHECKING

### Account Features

Regular Checking is a non-interest bearing account available in all account packages.

### Minimum Opening Deposit

There is no minimum deposit required to open a Regular Checking Account for Citi Private Bank clients.

### Fees

There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of this Addendum.

### Account and Banking Package Changes

If a Regular Checking account is converted to an Interest Checking or Citigold® Interest Checking account, the account will earn the applicable rate – if one is assigned – of the new checking account on the date the account was converted.

If you change your banking package to or from a Citigold® Account Package, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

---

## INTEREST CHECKING

### Account Features

Interest Checking is an interest bearing account available in the Citibank® Account Package for Citi Private Bank Clients.

### Minimum Opening Deposit

There is no minimum deposit required to open an Interest Checking Account for Citi Private Bank clients.

### Interest Rates

The interest rates for Interest Checking are variable, determined by Citibank at its sole discretion and can change at any time.

For current interest rates and Annual Percentage Yields, please visit Citibank.com, call CitiPhone Banking® at 1-800-870-1073 or contact your Citi Private Bank Representative.

### When Interest Begins To Accrue

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (Please see the Client Manual – Consumer Accounts for definition of "Business Day".)

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

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

---

**Principal Balance Ranges for Interest Rate Calculations**

---

0-\$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 - \$24,999,999.99  
\$25,000,000 and above

Please note that the same rate may be assigned to more than one balance range.

---

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

**Account and Banking Package Changes**

If an Interest Checking account is converted to another type of checking account the account will earn the applicable rate – if one is assigned – of the new checking account type on the date the account was converted.

If you change your banking package to or from a Citigold® Account Package, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

**Interest Compounding and Crediting**

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

**Interest Adjustments**

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

**Interest on Closed Accounts**

No interest is paid on the account for the monthly period in which the account is closed.

**Fees**

There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

---

**CITI® SAVINGS ACCOUNT**

---

**Account Features**

Your Citi Savings 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, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citi Savings Account can be opened in or linked to any account package.

**Check Writing**

The Citi Savings Account offers check writing privileges.

**Minimum Opening Deposit**

There is no minimum deposit required to open the Citi Savings Account for Citi Private Bank clients.

**Interest Rates**

The interest rates for the Citi Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit Citibank.com, call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

## When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day.”)

## Fees

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the “Information About Account Packages” section of this Addendum.

## Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

---

### Account Balance Ranges for Rate Calculations:

---

\$0 - \$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 - \$9,999,999.99  
\$10,000,000 - \$24,999,999.99  
\$25,000,000+

---

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

## Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

## Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

## Linking

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

## Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

---

## CITI ACCELERATE SAVINGS

---

**IMPORTANT DISCLOSURE:** New Citi Accelerate accounts are not available through Citi Private Bank. Existing Citibank Retail clients who transfer into Citi Private Bank may maintain their preexisting Citi Accelerate Savings accounts in a Private Bank account package.

### Account Features

The Citi® Accelerate Savings account 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, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. There is no minimum opening deposit required to open a Citi® Accelerate Savings Account. The Citi® Accelerate Savings Account can be opened in or linked to any account package.

The Citi® Accelerate Savings account does not offer check writing. Any check transactions on a Citi® Accelerate Savings Account, that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®.

### Interest Rates

The interest rates for the Citi® Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit [citibank.com](http://citibank.com) or call CitiPhone Banking at 1-800-627-3999.

### When Interest Begins To Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of “Business Day.”)

### Fees

There is no separate monthly service fee for the Citi® Accelerate Savings Account. When a Citi® Accelerate Savings Account is opened, it must be in a package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the Information About Account Packages section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

---

#### Account Balance Ranges for Rate Calculations:

---

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

---

The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account. Please refer to the rate sheet for additional rate information.

### Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.



## Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

## Linking

The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

## Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

---

# CERTIFICATES OF DEPOSIT

---

## Key Features

Our certificates of deposit ("CD") are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty. CDs have a fixed interest rate during the term.

## CD Types and CD Terms

Citi offers three types of CD accounts.

**Certificates of Deposit:** Multiple term options available.

- Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
- Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs

**No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD.

**Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD.

## Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

## Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

## Linking of CD accounts in an account package

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

## Check Writing

Certificates of Deposit do not offer check writing.

## APYs and Interest Rates

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](http://citi.com) or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range will be used to determine your APY and interest rate; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet.

Balance ranges include:

---

### Balance ranges for Citi Private Bank (CPB)

---

\$0.00 - \$24,999.99  
\$25,000.00 - \$49,999.99  
\$50,000.00 - \$99,999.99  
\$100,000.00 - \$499,999.99  
\$500,000.00 - \$999,999.99  
\$1,000,000.00 - \$4,999,999.99  
\$5,000,000.00 - \$9,999,999.99  
\$10,000,000.00 - \$24,999,999.99  
\$25,000,000.00 - \$9,999,999,999.99

---

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

## When Interest Begins to Accrue

Interest begins to accrue as of the calendar day you open your CD account.

## Interest Compounding and Crediting

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. When you select the interest at maturity feature, interest is credited on the Maturity Date. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date. If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month's interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

## Interest Calculation Method

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

## Interest Withdrawal

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

## Automatic Renewal and Grace Period

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to make any changes without penalty until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date.

Your account number will not change when your CD renews.

## Early Withdrawal Penalties

Citibank will impose a substantial penalty if you withdraw any amount from the 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. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

---

## CITI TIME DEPOSIT

---

Citi Private Bank offers the following three types of Citi Time Deposits: (i) Citi Breakable Time Deposit, (ii) Citi Unbreakable Time Deposit, and (iii) Citi No Penalty Time Deposit. With a Citi time deposit ("TD"), 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 Citi Time Deposit is a fixed-rate deposit with maturities from one week up to three years after the initial placement date. The Citi Time Deposit must be linked to a Citibank U.S. Dollar checking account. It cannot be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking. No additional deposits to the Citi Time Deposit are permitted before maturity.

The features of these account types are the same unless indicated below.

- **Citi Breakable Time Deposit:** The Citi Breakable Time Deposit means that a penalty will be assessed if you withdraw your deposit prior to the maturity date.
- **Citi Unbreakable Time Deposit:** The Citi Unbreakable Time Deposit means you may not withdraw your deposit prior to the maturity date. There is no option to pay an early withdrawal penalty to access your deposit prior to the maturity date.
- **Citi No Penalty Time Deposit:** The Citi No Penalty Time Deposit means no penalty will be assessed even if you withdraw your deposit prior to the maturity date. However, no withdrawals are permitted within the first six days after deposit or at renewal, if changes are made during the Grace Period.

## Minimum Opening Deposit

The minimum opening deposit amount of each Citi Time Deposit is U.S. \$10,000.

## Withdrawals and Withdrawal Penalties

The maturity date for your Citi Time Deposit is indicated on your Citi Private Bank deposit interest rates and annual percentage yields disclosure and on your account opening confirmation. Terms regarding the withdrawal of your Citi Time Deposit account balance (which includes principal and any interest earned) before maturity are contained below. If opening a Citi Time Deposit with a term greater than one month, at account opening, you may elect to have interest credited and automatically withdrawn monthly to your linked Citibank U.S. Dollar checking account. This election may only be made at account opening. If you do not make this election at account opening, you will not be able to withdraw any interest, as it will not be credited until maturity. Withdrawals of interest will reduce earnings on the account.

**Citi Unbreakable Time Deposit:** A Citi Unbreakable Time Deposit does not allow for withdrawals or closures prior to the maturity date, except for automatic monthly withdrawals of credited interest if elected at account opening. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

**Citi Breakable Time Deposit:** If you withdraw the Citi Breakable Time Deposit account balance (which includes principal and any interest earned) prior to the maturity date, a penalty will be assessed. No partial balance withdrawals are permitted at any time prior to maturity, except for automatic monthly withdrawals of credited interest if elected at account opening. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties will be an amount

equal to the simple interest for a certain number of days as shown in the chart below. The penalty is based on the principal withdrawn at the rate being paid on the account. For example, if you withdraw a 6-month time deposit with a \$100,000 principal amount earning a 0.5% interest rate prior to the maturity date, you will be charged a 90-day simple interest penalty:  $\$100,000 * 0.005 * 90 / 365 = \$123.29$ . There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

Term of Time Deposit	Penalty
1 day to 90 days	Simple interest penalty will be calculated based on the term of the deposit (e.g. early withdrawal on a 40 day time deposit will cause a penalty of 40 days' simple interest)
Over 90 days and less than 1 year	90 days' simple interest
1 year and over	180 days' simple interest

**Citi No Penalty Time Deposit:** If you withdraw the Citi No Penalty Time Deposit account balance (which includes principal and any interest earned) prior to the maturity date, no penalty will be assessed. No partial balance withdrawals are permitted at any time prior to maturity, except for automatic monthly withdrawals of credited interest if elected at account opening. No withdrawals are permitted within the first six days after the date of deposit or renewal, if changes are made during the Grace Period. For further details please refer to the Renewal Policies and Grace Period section below.

## Renewal Policies and Grace Period

### Grace Period

Each of the Citi Breakable Time Deposit and the Citi No Penalty Time Deposit have a Grace Period feature, which allows you to make certain changes to your TD, as detailed below. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date).

Please see below for renewal policies for the three different Citi Time Deposits.

**Citi Breakable Time Deposit:** Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi Breakable Time Deposit at maturity, along with any interest earned, into a Citi Breakable Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi Breakable Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end on that day, your TD opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. Your account number will not change when your TD renews.

**Citi No Penalty Time Deposit:** Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi No Penalty Time Deposit at maturity, along with any interest earned, into a Citi No Penalty Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi No Penalty Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end that day, your opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. Your account number will not change when your TD renews. No withdrawals are permitted within the first six days after the TD renewal date if changes are made during the Grace Period, including the deposit of additional principal. If no changes are made during the Grace Period, withdrawals are permitted at any point without penalty.

**Citi Unbreakable Time Deposit:** Citi Unbreakable Time Deposits do not renew and will auto-close at maturity and all interest and principal will be returned to your linked Citibank U.S. Dollar checking account. The Grace Period does not apply to Citi Unbreakable Time Deposits.

## Rate Information

Citi Time Deposits bear interest at a fixed rate until the maturity of the deposit. The amount, term and prevailing market conditions affect the applicable interest rate and Annual Percentage Yield (APY). The APY on your account assumes interest will remain on deposit until maturity. Withdrawal of interest will reduce earnings on the account. For up-to date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

## Interest Calculation

Interest is compounded daily. Interest will be credited to your Citi Time Deposit account at maturity or will be automatically withdrawn and credited monthly to your linked Citibank U.S. Dollar checking account, as elected by you at account opening. Withdrawals of interest will reduce earnings on the account. Interest is paid up to, but not including, the day that the account is either closed or matures. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

## When Interest Begins to Accrue

Interest will accrue beginning on the business day Citibank receives credit for the funds. In the case of a deposit that is affected by means of a non-U.S. Dollar currency transaction, interest will accrue beginning on the first business day settlement is completed. If your Citi Time Deposit is renewed, interest will accrue beginning on the date of renewal.

## Reporting

Each January, the total interest paid on a Citi Time Deposit will be reported to the IRS on one or more 1099 forms, unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

## Fees

Fees, if any, will be charged in accordance with the "Other Fees and Charges for All Accounts" disclosed in the Marketplace Addendum.

---

## USD CASH RESERVE ACCOUNTS

---

Citi Private Bank offers the following two types of USD Cash Reserve Accounts: (i) Citi Managed Rate Money Market Account and (ii) Citi Index Linked Money Market Account.

USD Cash Reserve Accounts must be linked to a Citibank U.S. Dollar checking account. The USD Cash Reserve Accounts cannot be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The features of both account types are the same unless indicated below.

- **Citi Managed Rate Money Market Account:** The Citi Managed Rate Money Market Account is a managed rate money market deposit account in USD.
- **Citi Index Linked Money Market Account:** The Citi Index Linked Money Market Account is an index linked money market deposit account in USD.

## Minimum Opening Deposit

Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account: The minimum opening deposit amount of your account is U.S. \$10,000.

## Withdrawals, Withdrawal Penalties and Renewal Policies

Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account: We reserve the right to require seven days' advance notice before permitting a withdrawal from your account. We are required by law to reserve this right, but we do not presently exercise it.

## Rate Information

**Citi Managed Rate Money Market Account:** The interest rates and Annual Percentage Yields are determined by Citibank and can change at our discretion at any time. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

**Citi Index Linked Money Market Account:** The interest rates and Annual Percentage Yields are calculated using the Secured Overnight Financing Rate (SOFR) minus a standard margin of 0.30%, which is subject to change at our discretion at any time. SOFR, administered by the Federal Reserve Bank of New York (or any successor administrator), is a broad measure of the cost of borrowing cash overnight collateralized by Treasury securities. Each business day, the New York Fed publishes the SOFR on the New York Fed website at approximately 8:00 a.m. ET. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

## Interest Calculation

Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account: We use the daily balance method to calculate interest on both the Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account. Interest is calculated on a 365-day basis except in leap years when interest may be computed on a 366-day basis. This method applies a daily periodic rate for the balance in the account each day. The daily periodic rate for the balance during the statement period is the average of the daily periodic rates in effect during the statement period.

## When Interest Begins to Accrue

Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account: Interest will accrue daily beginning on the business day Citibank receives credit for the funds and will be paid every business day thereafter. In the case of a deposit that is affected by means of a non-U.S. Dollar currency transaction, interest will accrue beginning on the first business day settlement is completed and will be paid every business day thereafter.

## Reporting

Each January, the total interest paid on a Citi Managed Rate Money Market Account or Citi Index Linked Money Market Account will be reported to the IRS on one or more 1099 forms, unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

## Fees

Fees, if any, will be charged in accordance with the "Other Fees and Charges for All Accounts" disclosed in the Marketplace Addendum.

---

## CITI U.S. FOREIGN CURRENCY ACCOUNTS

---

Citi Private Bank offers the following three types of Citi U.S. Foreign Currency Accounts: (i) transaction account, (ii) cash reserve account and (iii) time deposit.

The features of each of these three account types are the same except as indicated below.

### Citi U.S. Foreign Currency Transaction Account

The Citi U.S. Foreign Currency Transaction Account is a non-interest bearing account that does not offer a check writing feature in which you can hold select foreign currencies. No interest will be paid on any Citi U.S. Foreign Currency Transaction Account. The Citi U.S. Foreign Currency Transaction Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking. Deposits may not be made into any Citi U.S. Foreign Currency Transaction Account via check.

There is no minimum opening balance requirements to open a Citi U.S. Foreign Currency Transaction Account for Citi Private Bank clients.

### Citi U.S. Foreign Currency Cash Reserve Account

The Citi U.S. Foreign Currency Cash Reserve Account is a money market deposit account in select foreign currencies. The Citi U.S. Foreign Currency Cash Reserve Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The minimum opening deposit amount of each Citi U.S. Foreign Currency Cash Reserve Account in the selected currency shall be the equivalent in that currency to U.S. \$25,000. If the U.S. Dollar value of your Citi U.S. Foreign Currency Cash Reserve Account decreases to below U.S. \$25,000, Citibank may close your account.

### Citi U.S. Foreign Currency Time Deposit

The Citi U.S. Foreign Currency Time Deposit is a fixed-rate deposit, available in select foreign currencies.

The Citi U.S. Foreign Currency Transaction Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The minimum deposit amount of each Citi U.S. Foreign Currency Time Deposit in the selected currency shall be the equivalent in that currency to U.S. \$50,000. No additional deposits to the Citi U.S. Foreign Currency Time Deposit are permitted during the term of the Citi U.S. Foreign Currency Time Deposit.

### Available Currencies

Available currencies are subject to change at any time without notice and currently include British Pounds, Canadian Dollars, Euro, Japanese Yen, Swiss Francs, Singapore Dollars, Hong Kong Dollars, Chinese Renminbi, Australian Dollars, New Zealand Dollars, Swedish Kronor, Danish Kroner, Norwegian Kroner, Hungarian Forint, Israeli Shekels, Mexican Peso, Polish Zloty, Turkish Lira, and South African Rand. A separate account must be opened for each currency selected. Some foreign currencies may require additional documentation.

### Withdrawals, Withdrawal Penalties and Renewal Policies

**Citi U.S. Foreign Currency Transaction Account :** There are no limitations on the number of withdrawals you may make from your Citi U.S. Foreign Currency Transaction Account per month. Overdrawing your Citi U.S. Foreign Currency Transaction Account is not permitted.

**Citi U.S. Foreign Currency Cash Reserve Account:** We reserve the right to require seven days advance notice before permitting a withdrawal from Citi U.S. Foreign Currency Cash Reserve Accounts. We are required by law to reserve this right, but we do not presently exercise it.

**Citi U.S. Foreign Currency Time Deposit:** The maturity date for your Citi U.S. Foreign Currency Time Deposit is indicated on your Citi Private Bank deposit interest rates and annual percentage yields disclosure and on your account opening confirmation. If you withdraw the Citi U.S. Foreign Currency Time Deposit principal prior to the maturity date, a penalty of (a) \$500 plus any additional costs we may incur or (b) the minimum penalty required by law, whichever is greater, will be imposed. Additional costs would be based on the difference in interest rates between the original deposit rate and the rate we are then offering for Citi U.S. Foreign Currency Time Deposits of the same currency and term, for the remaining term from your early withdrawal date to the maturity date. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi U.S. Foreign Currency Time Deposit at maturity, along with any interest earned, into a Citi U.S. Foreign Currency Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi U.S. Foreign Currency Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end on that day, your TD opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. No withdrawals are permitted within the first six days after the date of deposit or renewal, if changes are made during the Grace Period. Your account number will not change when your TD renews.



## Rate Information

**Citi U.S. Foreign Currency Cash Reserve Account:** The interest rates and Annual Percentage Yields are determined by Citibank and can change at our discretion at any time. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

**Citi U.S. Foreign Currency Time Deposit:** Citi U.S. Foreign Currency Time Deposits bear interest at a fixed rate until the maturity of the deposit. The size and term of a Citi U.S. Foreign Currency Time Deposit and prevailing market conditions affect its interest rate and Annual Percentage Yield. For up-to date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

## Interest Calculation

**Citi U.S. Foreign Currency Cash Reserve Account:** Interest is compounded and credited to your account daily. When a non-cash item (for example, a check) in the applicable foreign currency is deposited into the account, interest begins to accrue no later than the business day we receive credit for the deposit of that non-cash item. In the case of a deposit that is affected by means of a foreign currency transaction, we pay interest beginning on the first business day settlement is completed. Interest is paid up to, but not including, the day that the account is either closed or matures.

We use the daily balance method to calculate interest on the Citi U.S. Foreign Currency Cash Reserve Account. Interest is calculated on a 360-day basis except for British Pounds, for which interest is calculated on a 365-day basis. The daily periodic rate for the balance during the statement period is the average of the daily periodic rates in effect during the statement period.

**Citi U.S. Foreign Currency Time Deposit:** Interest is not compounded. Interest will be credited to your account at maturity. Interest is paid up to, but not including, the day that the account is either closed or matures. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is calculated on a 360-day basis except for British Pounds, for which interest is calculated daily on a 365-day basis.

## When Interest Begins to Accrue

**Citi U.S. Foreign Currency Cash Reserve Account and Citi U.S. Foreign Currency Time Deposit:** Interest will accrue on check deposits and money transfers in the applicable foreign currency to these accounts beginning on the business day Citibank receives credit for the funds. In the case of a deposit that is affected by means of a foreign currency transaction, interest will accrue beginning on the first business day settlement is completed.

## Reporting

In your monthly statement, an indicative exchange rate and the U.S. Dollar equivalent amount of the account balance will be displayed for informational purposes only. This U.S. Dollar equivalent amount, however, is not an obligation of Citibank to pay you in U.S. Dollars.

**Citi U.S. Foreign Currency Cash Reserve Account and Citi U.S. Foreign Currency Time Deposit:** Each January, the total U.S. Dollar value of interest paid on a Citi U.S. Foreign Currency Cash Reserve Account and/or Citi U.S. Foreign Currency Time Deposit will be reported to the IRS on one or more 1099 forms unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

## Foreign Exchange and Currency

**Transactions:** Citibank can enter into foreign exchange transactions for clients who hold Citi U.S. Foreign Currency Transaction Accounts. These transactions will be at the quoted foreign exchange rate.

**Transaction Penalties:** If you fail to make a required deposit in U.S. Dollars or a foreign currency in connection with any transaction initiated at your request, then you must pay Citibank, on demand, the costs to Citibank arising from such failure. These costs may include: the cost of obtaining U.S. Dollars or the relevant foreign currency from other sources, the cost of terminating the transaction and any other transaction entered into by Citibank in reliance on your obligation to make the deposit, and Citibank's related administrative costs. Citibank may charge the prevailing borrowing interest rate for the currency determined by Citibank, plus 2%.

**Gains and Losses:** The value of any one currency fluctuates versus the value of another, and there can be a gain or loss when one currency is exchanged for another. You will benefit from any realized gain in the value of one currency versus another and will sustain any realized loss. Any foreign exchange gain or loss will affect the value of your principal. Citibank does not report foreign exchange gains or losses to the Internal Revenue Service ("IRS") or any other foreign tax or governmental authority. You are responsible for reporting to the IRS or any other applicable foreign tax or governmental authority (in particular in your home jurisdiction) all required information relating to your foreign exchange tax liability.

**Sovereign Risk:** When dealing in foreign currencies, you understand you are also undertaking the risk associated with that country's local currency. Any imposition by any governmental or regulatory authority of the country of the relevant foreign currency may result in the inability to effect outward remittances of the whole or any part of such payments (whether in the local currency, the original deposited currency or any other currency) from such country, which can thereby result in the loss of all or part of the principal sum deposited. If such an event occurs, there is an additional risk of the subsequent devaluation and/ there is an additional risk of the subsequent devaluation and/or lack of convertibility to that currency.

**Negative Interest Cost:** From time to time market term interest rates may be negative for deposits held in certain currencies or central banking institutions may impose negative interest rates. As a result, your Citi U.S. Foreign Currency Cash Reserve Account, U.S. Foreign Currency Transaction Account, or U.S. Foreign Currency Time Deposit account holding a currency subject to a negative interest rate may be charged a Negative Interest Fee that takes into account, among other things, the market negative term interest rate or the negative interest rate imposed by central banking institutions and our costs to administer the accounts. The Negative Interest Fee for your account will be calculated each day your account holds currency(ies) subject to a negative interest rate by multiplying your account balance by the Negative Interest Fee Rate for the applicable currency and dividing by 360, except for British Pounds that is divided by 365. For Citi U.S. Foreign Currency Cash Reserve Accounts and U.S. Foreign Currency Transaction Accounts, the Negative Interest Fee Rate used to calculate the Negative Interest Fee is variable and subject to change daily. For U.S. Foreign Currency Time Deposit accounts, the Negative Interest Fee Rate used to calculate the Negative Interest Fee is fixed and will be the Negative Interest Fee Rate in effect on the day the account is opened. Negative Interest Fee Rates are subject to change daily and are determined by Citibank in our sole discretion. The Negative Interest Fee will be charged daily for Citi U.S. Foreign Currency Cash Reserve accounts and U.S. Foreign Currency Transaction Accounts, and at maturity for U.S. Foreign Currency Time Deposit accounts. Contact your Citi Private Bank representative to obtain the Negative Interest Fee Rates applicable to your account(s) or if you have questions regarding the Negative Interest Fee.

Currency	Description	Negative Interest Fee Rate*
JPY	Japanese Yen	0.25%

*\*Effective as of November 3, 2022. Subject to change daily.*

## Settlement

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Canadian Dollars the deposit will be made the same day, if the order placed before 2:00 PM (Eastern Time). If the order is placed after 2:00 PM (Eastern Time) the deposit will not be made until the next business day.

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Euros, British Pounds, Mexican Pesos, 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 2:00 PM (Eastern Time) or two business days after the order is placed if the order is made after 2:00 PM (Eastern Time).

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Japanese Yen, Singapore Dollars, Hong Kong Dollars, Chinese Renminbi, Australian Dollars, New Zealand Dollars, Danish Kroner, Norwegian Kroner, Hungarian Forint, Israeli Shekels, Polish Zloty, Turkish Lira, and South African Rand the deposit will not be made until two business days from the date the order is placed, if the order is placed before 2:00 PM (Eastern Time) or three business days after the order is placed if the order is placed after 2:00 PM (Eastern Time).

For purposes of the above, a business day is a weekday that is not a holiday for Citibank in New York, NY, London, England or in the country of the currency into which the U.S. Dollars are being exchanged.

## Fees

Fees, if any, will be charged in accordance with the "Other Fees and Charges for All Accounts" disclosed in the Marketplace Addendum, or for CitiBusiness accounts in accordance with the "Schedule of Standard Fees and Charges."

## RENMINBI ACCOUNT AND DEPOSIT SERVICES

The Bank may from time to time, at your request, agree to provide Renminbi currency ("**Renminbi**") deposit services (including but not limited to deposit, transfer, withdrawal, conversion and remittance) ("**Renminbi Deposit Services**") to you on such terms and to such extent as Citibank may decide from time to time. By signing the Application and accepting these Terms and Conditions, you are deemed to have accepted the terms and conditions set forth herein with respect to Renminbi account and deposit services, as they may be amended from time to time. All obligations of the Bank in relation to the provision of Renminbi Deposit Services are obligations to be performed in the United States only. In addition, you agree that the operation of any Renminbi denominated account(s) is subject to any applicable agreement for clearing and settlement of Renminbi entered into between the Bank and any clearing bank or agent (whether in the United States, the Hong Kong Special Administrative Region of the People's Republic of China ("**Hong Kong**") or elsewhere) ("**Clearing Agreement**") and any applicable laws, rules, regulations, policies, circulars and guidelines issued or imposed by any regulatory authority, government agency, clearing or settlement bank or agent, custodian or professional body governing Renminbi related activities and services, each as may be amended or updated from time to time (together with the Clearing Agreement, the "**Applicable Provisions**"). The Client agrees that if there is any inconsistency between these Terms and Conditions, as amended from time to time, and the Applicable Provisions, the Applicable Provisions shall prevail.

The Bank is entitled to reject, terminate, revise or cancel the provision of any Renminbi deposit services and/or transfer or convert any amount in your Renminbi account(s) in its sole and absolute discretion without prior notice to you, unless otherwise required by applicable law. By signing the Application and accepting these Terms and Conditions, you understand that that these Terms and Conditions may be amended and that the Bank's ability to operate and maintain Renminbi denominated account(s) or provide Renminbi Deposit Services may be impaired, suspended (in some cases indefinitely), rendered impracticable, or otherwise terminated by the Bank. In such circumstances, the Bank shall not be liable, and shall not bear any risks, for any losses, costs, expenses or charges or other consequences arising or suffered by you as a result of such steps being taken by the Bank, including, but not limited to, the loss of Renminbi deposits deposited by Citibank with any Renminbi clearing and settlement bank, clearing house or custodian.



There shall be no checks or checkbook services denominated in Renminbi. Deposits in Renminbi shall be received only by way of foreign exchange conversion from other currencies, or by funds transfer from other Bank accounts or external accounts. Withdrawals of Renminbi shall be by way of foreign exchange conversion into other currencies, or by funds transfer to other Citibank accounts or external accounts outside Mainland China. Physical deposit or withdrawal of Renminbi banknotes is not permitted. Such restrictions may be changed by the Bank and will be subject to any other restrictions imposed from time to time by any relevant regulatory, government, clearing bank or other authorities.

No Renminbi funds remittance to Mainland China shall be permitted. Such restriction may be changed by Citibank and will be subject to any other restrictions imposed from time to time by any relevant regulatory, government, clearing bank or other authorities.

Conversions of Renminbi to or from other currencies, including Hong Kong dollars, may be subject to limits or restrictions imposed from time to time by the relevant regulatory, government, clearing bank or other authorities. When exchanging U.S. Dollars for Renminbi the deposit will not be made until two business days from the date the order is placed, if the order is placed before 2:00 PM (Eastern Time), or three business days, if the order is placed after 2:00 PM (Eastern Time).

All Renminbi transactions will be denoted using currency code "CNY" in client advices and statements.

## Renminbi Risk Factors

If Renminbi deposit services are applicable and made available to you, you agree and acknowledge that you understand the key risks set out below and that you are capable of, and are willing to, assume these risks. The key risks set out below are not intended to be an exhaustive list of all risks related to Renminbi deposit services provided by the Bank. You must also read and understand all risks set out in any other agreements you may have with the Bank and in any product or service disclosures.

**Foreign exchange conversion risk:** The foreign exchange conversion rate is based on the offshore interbank rate available outside Mainland China, which may be driven by various factors including market demand and supply and may be different from onshore market rates available inside Mainland China. The difference between the two conversion rates may be significant.

**Renminbi currency risk:** Renminbi is subject to substantial exchange rate risk and is currently not freely convertible. Provision of Renminbi conversion and other services through or by banks in the United States is subject to the relevant regulatory and other policy requirements, and to exchange rate controls and restrictions applicable to Renminbi deposit services. Such requirements, controls or restrictions may be amended or subject to change from time to time, and may adversely affect an applicable exchange rate or make it impractical for you to convert Renminbi into your host currency or may result in significant loss on conversion. There may be conversion restrictions applicable and you may need to allow additional time for conversions to or from Renminbi.

**Credit risk of clearing and settlement banks, agents and custodians:** The credit risk of clearing and settlement banks, agents and custodians that Citibank is subject to may affect the availability, liquidity and transferability of Renminbi deliverable to you.

## Hong Kong Monetary Authority's Liability

- (i) You agree that the Hong Kong Monetary Authority ("HKMA") shall not be liable to you or any other person, including without limitation Hong Kong Interbank Clearing Limited ("HKICL"), any banks and institutions which have subscribed as direct or indirect members of any clearing system and any institution appointed by HKMA to provide clearing and settlement services in respect of any clearing system (all such persons being referred to as "**relevant persons**"), in respect of any claim, loss, damage or expense (including, without limitation, loss of business, loss of business opportunity, loss of profit, or special, indirect or consequential loss) (even if HKMA knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly from or as a result of anything done or omitted to be done by HKMA in good faith or by any relevant persons or any other person in the management, operation or use (including, without limitation, the termination and/or suspension by any relevant persons) of any clearing system or any ancillary facilities thereto or any part of them; and
- (ii) You agree that, without prejudice to (i) above, HKMA shall not owe any duty or incur any liability to you or other persons in respect of any claim, loss, damage or expense (including, without limitation, loss of business, loss of business opportunity, loss of profit, or special, indirect or consequential loss) (even if HKMA knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly by the giving of any notice, advice or approval in relation or pursuant to any clearing house rules and any operating procedures with respect to any clearing system (as the same may be modified from time to time by the operator of the relevant clearing system); for the avoidance of doubt, the provisions of this Section (ii) shall not be available or apply to HKMA when acting solely in its capacity as a direct member or user of any clearing system.

# Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc.\*, our affiliate, to certain account packages.

*\* Investment products are offered through Citigroup Global Markets Inc., member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.*

## INVESTMENT AND INSURANCE PRODUCTS:

- NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE • MAY LOSE VALUE

## Linking Your Account to a Citigroup Global Markets Inc. Investment Account

You can link a Citigroup Global Markets Inc. Investment Account and link that account to your Citibank® Account Package for Citi Private Bank Clients, or your Citigold® Account Package for Citi Private Bank Clients, provided that the account titles are identical.

Linking your Citibank® Account Package for Citi Private Bank Clients or your Citigold® Account Package for Citi Private Bank Clients to a Citigroup Global Markets Inc. Account ("Linked Investment Account") has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches.

Summary account balances for Citigroup Global Markets Inc. Investment Accounts through Citi Personal Wealth

Management or Citi Private Bank will be displayed on statements for Citigold® Account Package for Citi Private Bank Clients.

For information about linking a Citigroup Global Markets Inc. Investment Account to a checking or money market account in any eligible account package for transfer purposes, please see the "Internal Transfers Between Linked Accounts" sub-section in the "Types of Transactions; Limitations" section of the "Electronic Banking" section of the Client Manual – Consumer Accounts.

# Safe Deposit Box Rental

In order to open a Safe Deposit Box, you need to have at least one open Citibank® transaction account or savings account (a checking, money market and/or savings account) in an account package. Safe Deposit Boxes are available in select Citibank branch locations. Pricing varies per size per location and account package type.

## Product Features

- Each Safe Deposit Box may be eligible for up to one discount
- In order to qualify for a discount, account packages must contain at least one open transaction account or savings account (a checking, money market and/or savings account)
- For each of your account packages you may qualify for one of the discounts in the table below
- Sales tax may be assessed depending on your box location

## Safe Deposit Box Discount for All Citi Private Bank Packages

Annual Rental Fee	Citi Private Bank
\$0-\$125	Waived
\$126-\$250	\$125 off annual rental fee
\$251+	50% off annual rental fee

*Only one (1) discount from the chart above can be applied per account package*

## Direct Debit

If you have a Safe Deposit Box, not already receiving a Citi Private Bank discount, you may qualify for a 10% discount if signed up with direct debit.

# Funds Availability at Citibank (All Marketplaces)

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

## OUR GENERAL POLICY

Our general policy is to make funds from any type of check deposit available to you no later than the first business day after the day of your deposit. This includes government checks, cashier's checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same business day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same business day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place longer delays at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next business day. Please refer to the "Longer Delays May Apply" section for a description of these longer delays.

## Determining the Date of Deposit

The day funds become available is determined by counting business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next business day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the business day are considered received that day. The end of business day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30pm Central Time; 7:30pm Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next business day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

### For regular mail:

Citibank  
Check Ops - Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

### For overnight mail:

Citibank  
Check Ops - Bank by Mail  
100 Citibank Drive Bldg 3  
San Antonio, TX 78245

## Government Checks, Cashier's Checks and Other Special Types of Checks

Funds from the following types of checks are available no later than the first business after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

## Longer Delays May Apply

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first business day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next business day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the fourth business day after the day of the deposit as follows:

### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the third business day after the day of deposit. The first \$225 of these check deposits will be available on the first business day after the day of deposit, an additional \$450 will be available on the second business day after the day of deposit and the remainder of the deposit will be available on the third business day after the day of deposit.

### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the fourth business day after the day of deposit.

#### **By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first business day after the day of deposit
- An additional \$450 will be available on the second business day
- An additional \$4,850 will be available on the third business day
- The remaining \$ 4,475 will be available on the fourth business day.

#### **We may also delay the full amount of your check deposits for a longer period (up to 7 business days) under the following circumstances:**

- Doubt of collectability – If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 business days. Should this occur, we will send you a deposit hold notice no later than the next business day after we decide to take this action.
- Emergency Situations – If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 business days.

## Special Rules for 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 one. For the first 30 days your new account is open, the following special rules apply:

- You will be entitled to the availability described above for:
  - Incoming wire transfers and electronic direct deposits
  - Cash
  - Government checks, Cashier's checks, and other special types of checks (as defined above)
- For all other check deposits, your funds will be available on the 5th business day after the day of deposit.

## Collection Items

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Schedule of Other Fees and Charges For All Accounts.

## Holds on Other Funds

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

## Our Right of Chargeback

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

## Changes to Our Policy

We will notify you of any change(s) to our funds availability policies as required by applicable law.

# Discontinued Products, Services, and Features

Customers no longer have the ability to apply to open new accounts (or enroll, as applicable) in the following products, services, and features as of the Discontinued Date:

Discontinued Products, Services, and Features	Discontinued Date
Citibank® Savings Plus <i>Please note the below accounts were converted to the Citibank® Savings Plus account on the noted Discontinued Date</i>	July 23, 2017
• Money Market Plus	April 15, 2022
• Ultimate Savings	April 15, 2022
• Preferred Money Market	April 15, 2022
• Insured Money Market	April 15, 2022
• Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
• Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
• Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022

## CITIBANK® SAVINGS PLUS ACCOUNT

### Account Features

Your Citibank® Savings 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 ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citibank® Savings Plus account can be linked to any account package.

### Check Writing

The Citibank® Savings Plus account offers check writing in all packages except an Access Account Package. Any check transactions on a Citibank® Savings Plus account, in the Access Account Package that involve a check, including written checks, check by phone or third party authorizations that come through as a check transaction will not be honored.

### Minimum Balance Requirement

There is a minimum balance of \$100 to maintain the Citibank® Savings Plus account. We reserve the right to close the account if the account balance falls below the minimum balance.

### Interest Rates

The interest rates for the Citibank® Savings Plus account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

### When Interest Begins to Accrue

Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. ("Business Day" means 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.)

### Fees

There is no separate Monthly Service Fee for the Citibank® Savings Plus account. A Citibank® Savings Plus account must be in a package and is subject to the applicable monthly service fee and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of the Marketplace Addendum. Citibank® Savings Plus accounts converted from an existing money market on April 15, 2022, will be in the same package as the existing money market before account conversion and, except as provided in this notice, will be subject to the same monthly service and non-Citibank ATM fees, and all other fees, of the applicable account package.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

## Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citibank® Savings Plus accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

Rates on variable accounts may change. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

For a Citibank® Savings Plus account that is linked to an Access Account Package or Basic Banking Package, the interest rate you earn will always be paid at the lowest tiered rate established for Citibank® Savings Plus accounts regardless of the balance in your Citibank® Savings Plus account.

---

### Account Balance Ranges for Rate Calculations

---

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

---

Please refer to the rate sheet for additional rate information.

The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

## Interest Compounding and Crediting

Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year, except in leap years when interest may be computed on a 366-day basis.

## Interest Adjustments

An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

## Linking

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus account will not be included in the daily balance calculation for the Citibank® Savings Plus account. The balance in the Citibank® Savings Plus account may be linked to contribute to the minimum combined average monthly balance requirements of eligible Citibank account packages.

## Interest on Closed Accounts

If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with daily balance method.

Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please view the chart below. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

## Other Fees and Charges for All Accounts

Service	Citibank® Account for Citi Private Bank Clients Package	Citigold® Account for Citi Private Bank Clients Package
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	WAIVED <sup>1</sup>	WAIVED <sup>1</sup>
Citibank® Global Transfer Service <sup>2</sup>	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	WAIVED	WAIVED
Copy of Cancelled Checks (Fee for Photocopying <sup>5</sup> )	WAIVED	WAIVED
Domestic Bank Collections <sup>3</sup>	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Cards (Expedited Card Fee <sup>5</sup> )	WAIVED	WAIVED
Fee for PIN Mailer <ul style="list-style-type: none"> <li>• Domestic Standard</li> <li>• Domestic Expedite</li> <li>• International Express</li> </ul>	No Fee WAIVED WAIVED	No Fee WAIVED WAIVED
Foreign Currency Exchange (Foreign Currency Fee <sup>5</sup> ): <ul style="list-style-type: none"> <li>• \$1,000 and over</li> <li>• Under \$1,000</li> </ul>	No Charge WAIVED	No Charge WAIVED
Foreign Exchange Fee <sup>4</sup> (Foreign Transaction Fee <sup>5</sup> )	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (Fee for Photocopying <sup>5</sup> ) (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED
Money Order for Customers	WAIVED	WAIVED
Official Check	WAIVED	WAIVED
Safe Deposit Box Annual Rental	See page 14	See page 14
Statement Copy (previous month)	WAIVED	WAIVED
Stop Payment Request	WAIVED	WAIVED
Wire Transfer: <ul style="list-style-type: none"> <li>• Incoming Domestic and International (Service Charges Incoming Wire Fee<sup>5</sup>)</li> <li>• Outgoing Online Domestic (Fee for Domestic Funds Transfer<sup>5</sup>)</li> <li>• Outgoing Domestic</li> <li>• Outgoing Online International</li> <li>• Outgoing International (Fee for International Funds Transfer<sup>5</sup>)</li> </ul>	WAIVED WAIVED WAIVED WAIVED WAIVED	WAIVED WAIVED WAIVED WAIVED WAIVED
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere

Fee waivers may be discontinued at any time.

<sup>1</sup> Fee for standard design checkbook is waived. A fee will be charged for non-standard design checkbook order (includes non-standard design, non-standard lettering, non-standard cover and non-standard logos).

<sup>2</sup> For Citibank® Global Transfers made in foreign currency, Citibank's exchange rate includes a commission for the conversion service. For more information, please refer to the "Electronic Banking" section of the Client Manual – Consumer Accounts under "Types of Transactions; Limitations".

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

<sup>4</sup> We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

<sup>5</sup> How fee/s will be described on your bank statement.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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.

© 2023 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Item PBG70002-ALL (Rev. 11/23)





Private Bank



# Credit Card Disclosures

**Consumer Accounts**

## Citi Private Bank Credit Card Offerings

<b>Bonus Rewards for Citi Private Bank Credit Card Offerings</b>
--

As a Citi Private Bank client, you are eligible for bonus rewards for the credit card products you request through your application. These offers are honored for new accounts established through Citi Private Bank.

**Effective November 16, 2023, we are pleased to present the following:**

Product	Offers
<b>Citi® / AAdvantage® Executive World Elite Mastercard®</b>	75,000 American Airlines AAdvantage® bonus miles after \$7,500 in purchases made with your card within 3 months of account opening. <sup>1</sup> American Airlines AAdvantage® bonus miles are not available if you have received a new account bonus for a Citi® / AAdvantage® Executive account in the past 48 months.
<b>Citi® / AAdvantage® Platinum Select® World Elite Mastercard®</b>	Earn 60,000 American Airlines AAdvantage® bonus miles after \$3,000 in purchases within the first 3 months of account opening. <sup>1</sup> American Airlines AAdvantage® bonus miles are not available if you have received a new account bonus for a Citi® / AAdvantage® Platinum Select® account in the past 48 months.
<b>AAdvantage® MileUp® Mastercard®</b>	10,000 American Airlines AAdvantage® bonus miles + \$50 statement credit after spending \$500 in purchases within the first 3 months of account opening. <sup>1</sup> Statement credit and American Airlines AAdvantage® bonus miles are not available if you have received a statement credit or American Airlines AAdvantage® bonus miles for a new AAdvantage® MileUp® account in the past 48 months.
<b>Citi Premier® Card</b>	65,000 Thank You Points after \$4,000 in purchases made with your card within 3 months of account opening. <sup>2</sup> Bonus ThankYou® Points are not available if you received a new account bonus for a Citi ThankYou® Premier/Citi Premier® account in the past 48 months.
<b>Citi Rewards+® Card</b>	25,000 Thank You Points after \$1,500 in purchases made with your card within 3 months of account opening. <sup>2</sup> Bonus ThankYou® Points are not available if you received a new account bonus for a Citi Rewards+® account in the past 48 months.
<b>Citi Double Cash® Card</b>	Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening. The bonus offer will be fulfilled as 20,000 ThankYou Points, which can be redeemed for \$200 cash back. <sup>3</sup> You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Double Cash® Card in the past 48 months.
<b>Citi Custom Cash®</b>	Earn \$200 cash back after you spend \$750 on purchases in the first 3 months of account opening. The bonus offer will be fulfilled as 20,000 ThankYou Points, which can be redeemed for \$200 cash back. <sup>4</sup> You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Custom Cash® Card in the past 48 months.

*The content above only serves to communicate the bonus rewards features. Be sure to review the latest "Credit Card Disclosures" – provided to you in the following pages – for the full terms and conditions of the product offer.*

*Terms and conditions of accounts, products, programs and services are subject to change. If you are unsure whether you have the latest offer, please speak with your Citi Private Bank representative.*

**All official documents and other communications for your credit card account will be available only in English. You can call the customer service number on the back of your credit card for assistance in your language. (TTY: 711)**

**Todos los documentos oficiales y otras comunicaciones referentes a la cuenta de su tarjeta de crédito solo estarán disponibles en inglés. Puede llamar al número de servicio al cliente que aparece al dorso de su tarjeta de crédito para recibir ayuda en su idioma. (TTY: 711)**

Terms and conditions of accounts, products, programs and services are subject to change.

<sup>1</sup> American Airlines AAdvantage® bonus miles typically will appear as a bonus in your AAdvantage® account 8-10 weeks after you have met the purchase requirements. Miles may be earned on purchases made by primary credit cardmembers and authorized users. Miles earned will be posted to the primary credit cardmember's AAdvantage® account. Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, account fees and interest charges.

<sup>2</sup> Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, account fees and interest charges.

<sup>3</sup> Bonus Offer: Earn \$200 in cash back after you spend \$1,500 on purchases in the first 6 months of account opening. This offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for \$200 cash back. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) are not purchases and do not count towards earning your bonus. Purchases must post to your account during the promotional period. Many merchants will wait for a purchase to ship before they post the purchase to your account. Offer available to new Citi Double Cash® cardmembers approved through this offer. Citi will only issue one Citi Double Cash® Card account per person. You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Double Cash® Card in the past 48 months.

<sup>4</sup> Bonus Offer: Earn \$200 in cash back after you spend \$750 on purchases in the first 3 months of account opening. This offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for \$200 cash back. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) are not purchases and do not count towards earning your bonus. Purchases must post to your account during the promotional period. Many merchants will wait for a purchase to ship before they post the purchase to your account. Offer available to new Citi Custom Cash® cardmembers approved through this offer. Citi will only issue one Citi Custom Cash® Card account per person. You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Custom Cash® Card in the past 48 months.

Citi® / AAdvantage® Executive World Elite Mastercard

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>21.24%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>21.24%</b> variable This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi® / AAdvantage® Executive World Elite Mastercard

Fees	
<b>Annual Fee</b>	<b>\$595</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

## Citi® / AAdvantage® Executive World Elite Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi® / AAdvantage® Executive World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$5,000.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Executive World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying your enrollment in the AAdvantage® program. American Airlines may use your personal information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which

is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- Miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.
- Authorized Users do not receive the first checked bag free or boarding benefits.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward AAdvantage® status qualification or AAdvantage Million Miler™ status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit [aa.com/aadvantage](https://aa.com/aadvantage).

American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, MileSAAver, Business Extra, Flagship, Admirals Club, AirPass, ConciergeKey, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, AA Cargo™, the Flight Symbol logo and the Tail Design are marks of American Airlines, Inc.

Mastercard is a registered trademark of Mastercard International, Incorporated.

Citi® / AAdvantage® Platinum Select® World Elite Mastercard

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>21.24%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

See next page for additional important CITI DISCLOSURES.

## Citi® / AAdvantage® Platinum Select® World Elite Mastercard

Fees	
<b>Annual Fee</b>	<b>\$99.</b> However, the annual fee is waived for the first 12 months.
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.



## Citi® / AAdvantage® Platinum Select® World Elite Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$1,500.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying your enrollment in the AAdvantage® program. American Airlines may use your personal information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which

is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- Miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.
- Authorized Users do not receive the first checked bag free or boarding benefits.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward AAdvantage® status qualification or AAdvantage Million Miler™ status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit [aa.com/aadvantage](https://aa.com/aadvantage).

American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, MileSAAver, Business Extra, Flagship, Admirals Club, AirPass, ConciergeKey, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, AA Cargo™, the Flight Symbol logo and the Tail Design are marks of American Airlines, Inc.

Mastercard is a registered trademark of Mastercard International, Incorporated.

## AAdvantage® MileUp® Mastercard

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>21.24%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## AAdvantage® MileUp® Mastercard

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>3%</b> of each purchase transaction in US dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

# AAdvantage® MileUp® Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a AAdvantage® MileUp® Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate.

The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

## IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

## ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

## CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

## CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$1,000.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

## CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

## INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying your enrollment in the AAdvantage® program. American Airlines may use your personal information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which

is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

## SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

## IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- Miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

## BALANCE TRANSFER INFORMATION

### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

## ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward AAdvantage® status qualification or AAdvantage Million Miler™ status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit [aa.com/aadvantage](https://aa.com/aadvantage).

American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, MileSAver, Business Extra, Flagship, Admirals Club, AirPass, ConciergeKey, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, AA Cargo™, the Flight Symbol logo and the Tail Design are marks of American Airlines, Inc.

Mastercard is a registered trademark of Mastercard International, Incorporated.

## Citi Premier® Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>21.24%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>21.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**



## Citi Premier® Card

Fees	
<b>Annual Fee</b>	<b>\$95</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.



## Citi Premier® Card Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for separate accounts. • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. • Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Premier<sup>SM</sup> Card account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate.

The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

#### About Using Your Mobile Phone To Apply For An Account Online

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$2,000. Please note that cash advances may be limited to a portion of your credit limit. To process the Application Form (if included) for a new account, it must be:

- Accurately completed
- Signed and verifiably correct
- Returned by the expiration date

Please send the nontransferable Application Form in the enclosed postage-paid envelope to:

Citibank New Cardmember Services  
P.O. Box 6168, Sioux Falls, South  
Dakota 57117-9720

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the Authorized User
- Authorized Users have access to your Card Account information
- Before adding an Authorized User, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the Authorized User's name
- Points earned on an Authorized User's credit card will be allocated to the ThankYou account of the primary credit cardholder and not to the Authorized User.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## CITI® THANKYOU® REWARDS

### Summary of the Citi Premier® Card Terms and Conditions

With the Citi Premier® Card, you can earn ThankYou Points for purchases made on your card.

Unless you are participating in a limited-time offer, you will earn:

- 3 ThankYou Points for each \$1 spent at restaurants
- 3 ThankYou Points for each \$1 spent at supermarkets
- 3 ThankYou Points for each \$1 spent at gas stations
- 3 ThankYou Points for each \$1 spent on air travel and hotels
- 1 ThankYou Point for each \$1 spent on all other purchases

Cardmembers will also be eligible to receive the \$100 Annual Hotel Savings Benefit

The following definitions apply to the categories:

**Restaurants:** Includes purchases at cafes, bars, lounges and fast-food restaurants. Excludes purchases at bakeries, caterers, restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs) and third-party dining delivery services.

**Supermarkets:** Excludes purchases made at general merchandise/discount superstores, freezer/meat locker provisioners, dairy product stores, miscellaneous food/convenience stores, markets, drugstores, warehouse clubs, wholesale clubs, specialty vendors, bakeries, candy stores, nut stores, confectionery stores, and meal kit delivery services. Purchases made at online supermarkets or with grocery delivery services also do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

**Gas Stations:** Excludes gas purchases at warehouse clubs, discount stores, department stores, convenience stores or other merchants that are not classified as gas stations using the gas station merchant code.

**Air Travel and Hotels:** Includes purchases at airlines, hotels, and travel agencies.

**All Other Purchases:** Include the non-qualifying purchases listed above.

**Only Purchases Earn Points.** You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your card account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

**Open and Current Card Account.** You may earn Points as long as your card account is open and current. If your card account is closed, you will not be able to earn Points, and you will lose any accumulated Points that have not been transferred to your ThankYou Account (we will set up a ThankYou Account for you).

**When You Will Receive Points.** Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that Points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](https://www.thankyou.com/terms), or call us at 1-800-THANKYOU (1-800-842-6596) to request a complete copy of the Terms and Conditions. For TTY: Use 711 or other Relay Service. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

### Merchant Classification for Rewards Categories

Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of making rewards offers. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category, as recognized by Citi, your purchase will not qualify for additional points. For example, you won't earn additional points for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note - purchases made through mobile/wireless technology may not earn additional points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional points.

ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from the ThankYou Rewards termination date to redeem all your accumulated ThankYou Points. The ThankYou Rewards Program may be changed at any time. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

### \$100 Annual Hotel Savings Benefit

Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, when booked through the Citi Travel<sup>SM</sup> site via [thankyou.com](https://thankyou.com) (Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com) or 1-800-THANKYOU (TTY: 711). This benefit is subject to the additional requirements stated below. To receive the \$100 annual hotel savings, you must pre-pay for your complete stay with your Citi Premier® Card, ThankYou® Points or a combination thereof. If you choose to use the benefit, the \$100 annual hotel savings will be applied at the time of booking. If you cancel a booking for which you used the \$100 annual hotel savings, the benefit will remain available for use in the same calendar year. All reservations must be changed or canceled through Citi Travel site via [thankyou.com](https://thankyou.com) or by calling 1-800-THANKYOU (TTY: 711).

Eligibility requirements:

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized user's names
- Packaged rates such as air and hotel, or hotel and car rental do not qualify for this benefit.
- Reservations made through any party or channel other than Citi Travel site via [thankyou.com](https://thankyou.com) or 1-800-THANKYOU (TTY: 711) are not eligible for the \$100 annual hotel savings
- The \$100 annual hotel savings benefit cannot be combined in the same transaction with the Citi Prestige® Card Complimentary 4th Night hotel benefit if you have both the Citi Premier and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on [thankyou.com](https://thankyou.com)

### Fraud, Misuse, Abuse, or Suspicious Activity:

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi® Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

### Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank® Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) immediately if you suspect your ThankYou Account is the target of fraud or suspicious activity. For TTY: Use 711 or other Relay Service.

### POINTS TRANSFER

You will need an account with one of the participating loyalty programs in order to transfer points. Following a transfer of ThankYou® Points the resulting reward currency will be subject to the terms and conditions of the applicable Travel Loyalty Program. Timing of posting may vary depending on the Travel Loyalty Program and may take as long as 14 days to process. A submitted request to transfer points may not be canceled and the points in a submitted request may not be returned to your ThankYou Account. ThankYou Rewards is not responsible for, or affiliated with, the Travel Loyalty Programs. Citi makes no representation regarding travel services provided by any of the Travel Loyalty Programs. Additional ThankYou terms and conditions apply and are available at [www.thankyou.com/tc.jsp](https://www.thankyou.com/tc.jsp).

Additional Points Transfer terms and conditions are available at <https://www.thankyou.com/transfer>.

TrueBlue® is a registered trademark of JetBlue Airways Corporation.

© 2020 Virgin Atlantic Airways Limited. All rights reserved.

© 2020 Singapore Airlines. All rights reserved.

Mastercard, World Elite Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

©2023 Citibank, N.A. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

## Citi Rewards+® Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 15 months from date of account opening. After that, your APR will be <b>18.74%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be <b>18.74%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>18.74%</b> variable This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi Rewards+® Card

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>3%</b> of each purchase transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 10.24% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion

## Citi Rewards+® Card Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application. • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States.

By submitting this application, you request that Citi establish a Citi® Rewards+® Card account (the "Card Account") to you. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$1,000.00. Please note that cash advances may be limited to a portion of your credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user
- Authorized users have access to your Card Account information
- Before adding an authorized user, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the authorized user's name

If we ask for information about the authorized user, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.



## CITI® THANKYOU® REWARDS

### SUMMARY OF THE CITI REWARDS+® CARD TERMS AND CONDITIONS

With the Citi Rewards+ Card, you can earn ThankYou Points for purchases made on your card.

Unless you are participating in a limited-time offer, you will earn:

- 2 ThankYou Points for each \$1 spent on purchases at supermarkets and gas stations, for the first \$6,000 per calendar year and then 1 ThankYou Point for each \$1 spent thereafter.

#### **Certain Non-Qualifying Purchases:**

**Supermarkets** – You won't earn 2X Points for purchases made at general merchandise/discount superstores, freezer/meat locker provisioners, dairy product stores, miscellaneous food/convenience stores, markets, drugstores, warehouse clubs, wholesale clubs, specialty vendors, bakeries, candy stores, nut stores, confectionery stores, and meal kit delivery services. You also won't earn 2X Points for purchases made at online supermarkets if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

**Gas stations** – You won't earn 2X Points for fuel purchased for commercial purposes or used for non-automobile purposes. You also won't earn 2X Points if the merchant does not classify itself as a gas station by using the gas station merchant code. Therefore, you may not earn 2X Points for purchases made at warehouse clubs, wholesale clubs, superstores, discount stores, department stores, and convenience stores.

- 1 ThankYou Point for each \$1 spent on other purchases including the non-qualifying purchases listed above.

#### **Round Up**

For every purchase that earns ThankYou Points, your ThankYou Points will be rounded up to the nearest 10 points so that the total ThankYou Points awarded for any purchase is in a 10-ThankYou-Point increment ("Round Up"). For example, if you purchase an item that costs \$3.48, you'll receive 10 ThankYou Points; and if you purchase an item that costs \$9.51, you'll receive 10 ThankYou Points. Points are rounded after the additional points are awarded for 2X qualifying purchases. For example, if you make a \$7 purchase that earns 2X Points, you'll receive 20 ThankYou Points.

#### **10% Points Back from Redemptions**

When you redeem your ThankYou Points, you'll receive 10% points back for the first 100,000 ThankYou Points redeemed per calendar year. This means that if you redeem 10,000 ThankYou Points, you'll receive 1,000 ThankYou Points from the 10% Points Back feature. You will not receive 10% Points Back on points you redeem on Points Sharing transactions.

**Only Purchases Earn Points.** Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

**Merchant Classification for Rewards Categories.** Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of making rewards offers. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category as identified by Citi, your purchase will not qualify for additional points. For example, you won't earn additional points for gas purchases if the merchant is not assigned a gas-related code. Please also note – purchases made through mobile/wireless technology may not earn additional points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional points.

When you reach a reward or benefit cap (e.g., you spend \$6000 on purchases at supermarkets and gas stations to earn 2X Points on these purchases), and you return items (reducing your spending within that category), you will earn 1X Points for purchases even if those purchases would have otherwise qualified for 2X Points.

You may earn ThankYou Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn and redeem ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou Member Account (we will set up a ThankYou Member Account for you). You will also not earn points from Round Up or receive 10% Points Back if your account is closed.

ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou Points. The ThankYou Rewards program may be changed at any time. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

ThankYou Points earned from purchases and Round Up, and ThankYou Points earned from 10% Points Back, post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. (Points from Round Up and 10% Points Back are not considered Bonus ThankYou Points. Bonus ThankYou Points may take one to two additional billing cycles to post to your Card Account.) ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account.

Please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](http://thankyou.com/terms), or call us at 1-800-THANKYOU (1-800-842-6596) (TTY: 711) to request a complete copy of the Terms and Conditions. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

**Fraud, Misuse, Abuse, or Suspicious Activity.** If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against You. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping You from earning Points
- Suspending or closing your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

#### **Some examples of fraud, misuse, abuse and suspicious activity include:**

- Buying or selling Points other than as permitted under the Program
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that You didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: 711) immediately if You suspect your ThankYou Account is the target of fraud or suspicious activity.

For more information, please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](http://thankyou.com/terms).

## Citi Double Cash®

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>19.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 18 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be <b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>19.24%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi Double Cash®

Fees	
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction Fee</li> </ul>	<p>Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each purchase transaction in U.S. dollars.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$41</b></p> <p>Up to <b>\$41</b></p>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 10.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%.

**Note:** Balance Transfers and Flex Plans are made available at our discretion



## Citi Double Cash® Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Double Cash® Card account (the "Card Account") to you and any authorized users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user
- Authorized users have access to your Card Account information
- Before adding an authorized user, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the authorized user's name

If we ask for information about the authorized user, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## CITI DOUBLE CASH CARD REWARD PROGRAM INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason without notice, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

You will earn 1 ThankYou® point per \$1 spent on purchases and an additional ThankYou® point for every \$1 paid on your purchase balance as long as there is a corresponding balance in your Purchase Tracker. Points can be redeemed for cash back as a direct deposit, statement credit, or check. For example, redeem 10,000 ThankYou Points for a \$100 direct deposit, statement credit, or check. Points can also be redeemed for a variety of other rewards, such as gift cards, travel and more – redemption values vary depending on how you choose to redeem your ThankYou Points.

For more information, please visit [citi.com/citidoublecashterms](https://citi.com/citidoublecashterms)

### EARNING POINTS WITH YOUR CARD ACCOUNT

**Purchases and Eligible Payments Earn Points.** You'll earn Points for purchases using Your Card Account, minus returns and refunds and You'll earn Points for Eligible Payments as described below.

- **ThankYou Points on Purchases:** At the end of each billing cycle, You will earn 1 ThankYou Point per \$1 on purchases made on Your Card Account reduced by the amount of any returns and refunds. The Points You earn for purchases will show on Your billing statement as "ThankYou Points on Purchases."
  - The following transactions are **not** purchases and will not earn Points: balance transfers, cash advances, checks that access Your Card Account, items returned for credit, disputed or unauthorized purchases, fraudulent transactions, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards or cash equivalents, person-to-person payments, Citi® Flex Loans, the creation of Citi Flex Pays, Card Account fees and charges (such as late fees and finance charges), and fees for services or programs You elect to receive through us.
- **ThankYou Points on Eligible Payments:** At the end of each billing cycle, you will earn 1 ThankYou Point per \$1 on Eligible Payments made to Your Card Account. You will earn ThankYou Points on Your Eligible Payments up to the balance shown in Your Purchase Tracker (see "Purchase Tracker" below). The balance in Your Card Account's Purchase Tracker will be reduced by the amount of Eligible Payments You make. When the Purchase Tracker reaches \$0, You won't earn Points on Eligible Payments until more purchases are made and added to the Purchase Tracker. The Points You earn for Eligible Payments will show on Your billing statement as "ThankYou Points on Payments."
  - "Eligible Payments" means payments You make on Your Card Account, that add up to at least the Minimum Payment Due (as set forth on Your billing statement). Eligible Payments do not include those detailed below in "When You will not earn Points." The redemption of Points for a statement credit is not an Eligible Payment and will not reduce the balance in Your Purchase Tracker.
- **Purchase Tracker:** We will maintain a Purchase Tracker for Your Card Account. The Purchase Tracker will appear on Your billing statement. The Purchase Tracker shows the balance of purchases (as detailed above in "ThankYou Points on Purchases") less Eligible Payments made on Your Card Account, subject to "When You will not earn Points" as detailed below. You will only earn Points on Eligible Payments up to the balance shown on Your Card Account's Purchase Tracker.
- **When you will not earn Points:**
  - If Your Card Account is closed for any reason, You will not earn Points on purchases or Eligible Payments as of the closure date.
  - Your Card Account must be current to earn Points. If You fail to make a Minimum Payment Due by the first day of Your next billing cycle, then you will not earn Points for any purchases posted to Your Card Account during the billing cycle in which You failed to pay the Minimum Payment Due unless You become current and reinstate those Points You will also not earn Points for future purchases until You become current.
  - You will not earn Points for Eligible Payments made to bring Your account current except to the extent that You have a balance in Your Card Account's Purchase Tracker at the time You make the Eligible Payment.
- **When You Will Receive Points:** Points earned through a purchase with Your Card Account will appear in Your ThankYou Account at the end of the billing cycle in which You made the purchase. Points earned for Eligible Payments will appear in Your ThankYou Account at the end of the billing cycle in which You made Your Eligible Payment. This means that Points earned on purchases and Eligible Payments made near the end of a billing cycle may take up to one additional billing cycle to appear in Your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to Your ThankYou Account).

**Changes without Notice.** We may make changes to the Program at any time without notice. For example, we won't notify You if we change what Rewards are available or the number of Points required to redeem a Reward. If we do make any changes to this Agreement, we'll post an updated copy on [thankyou.com](https://thankyou.com).

**Changes with Notice.** We'll give You thirty (30) days' written notice if we make any of the following changes:

- A change that negatively affects the number of Points You can earn
- A change that negatively affects when Your Points expire or how/when You may lose Points
- A change in how You can exercise Your rights
- If we cancel the Program

**Fraud, Misuse, Abuse, or Suspicious Activity.** If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against You. This may include, without limitation and without prior notice, any or all of the following:

- Taking away Your accrued Points
- Stopping You from earning Points
- Suspending or closing Your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

**Some examples of fraud, misuse, abuse and suspicious activity include:**

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using Your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using Your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that You didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (TTY: 711) immediately if You suspect Your ThankYou Account is the target of fraud or suspicious activity. ©2023 Citibank, N.A.

Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

## Citi Custom Cash® Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 15 months from date of account opening. After that, your APR will be <b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be <b>19.24%</b> . These APRs will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>19.24%</b> These APRs will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi Custom Cash® Card

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Purchase Transaction	<b>3%</b> of each purchase transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance.”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 8/24/2023. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank at 1-877-625-6382 (TTY: 711). New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for comparative information on credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.50% Prime Rate as of 8/24/2023.

<sup>a</sup> We add 10.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable rate APRs will not exceed 29.99%

**Note:** Balance Transfers and Flex Plans are made available at our discretion

## Citi Custom Cash® Card Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. • Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application

By submitting this application, you request that Citi establish a Citi Custom Cash Card account (the "Card Account") to you and any authorized users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion. Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user
- Authorized users have access to your Card Account information
- Before adding an authorized user, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the authorized user's name

If we ask for information about the authorized user, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: Use 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: Use 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.



## CITI® THANKYOU® REWARDS

### SUMMARY OF THE CITI CUSTOM CASH® CARD TERMS AND CONDITIONS

Citi will only issue one Citi Custom Cash Card account per person.

Unless you are participating in a limited-time offer, you will earn:

- 5 ThankYou® Points for each \$1 you spend in your highest spend category each billing cycle up to the first \$500 spent in that category. After the first \$500 spent in that category during the billing cycle, you will earn 1 ThankYou Point for each additional \$1 you spend. (See below for more information on the highest spend category.)
- 1 ThankYou Point for each \$1 you spend on purchases (excluding purchases made in your highest spend category as described above and transactions that do not qualify as purchases that earn points as described below).

#### Highest Spend Category

Each billing cycle we will determine your highest spend for purchases posted to your account in the following categories: Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and Live Entertainment. Each purchase on your Card Account is assigned to a category based on the merchant category code as described below. We will calculate your total amount spent in each category, less any returns posted during the billing cycle, even if the original purchase date for the return was in an earlier billing cycle. We will use this information to determine your highest spend category. Citibank shall have the sole right to determine the highest spend category each billing cycle and their decision will be final. Once we identify the highest spend category for a billing cycle, it will not be changed, even if purchases from that category are returned in a later billing cycle.

The following definitions apply to the categories:

#### Restaurants

Includes purchases at cafes, bars, lounges and fast food restaurants. Excludes purchases at bakeries, caterers, restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs) and third-party dining delivery services.

#### Gas Stations

Excludes gasoline purchases at warehouse clubs, discount stores, convenience stores or other merchants that do not use the gas station merchant category code.

#### Grocery Stores

Includes purchases at supermarkets, meat/seafood stores, dairy stores, bakeries and miscellaneous food/convenience stores. Excludes purchases at general merchandise/discount superstores; wholesale/warehouse clubs; candy, nut and confectionery stores. Purchases made at online supermarkets or with grocery delivery services also do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant category code.

#### Select Travel

Includes airline, hotel, cruise line and travel agency purchases. Excludes timeshares, boat leases and rentals, campgrounds and trailer parks, and real estate agencies.

#### Select Transit

Includes car rentals, ferries, commuter railways, subways, taxis/limousines/car services, passenger railways, bridge and road tolls, parking lots/garages, bus lines and motor home and recreational vehicle rentals. Excludes bike/scooter rentals, auto clubs and insurance companies.

#### Select Streaming Services

Includes the following cable, satellite, and streaming providers: Amazon Prime Video, Amazon Music, Apple Music, CBS All Access, Disney+, AT&T TV NOW, ESPN+, fuboTV, HBO Max, NBA League Pass, Netflix, Pandora, Showtime, Sling TV, Spotify, Starz, SiriusXM, Vudu, YouTube Red, YouTube TV and Tidal.

*The above names are trademarks or registered trademarks of their respective owners. The owners of the above marks do not endorse Citibank N.A.'s services, and are not otherwise affiliated with Citibank, N.A. or any of its related entities.*

#### Drugstores

Includes purchases made at pharmacies in grocery stores, general merchandise/discount superstores, and wholesale/warehouse clubs if those merchants submit purchases made in their pharmacy with the drugstore and pharmacy merchant category code.

#### Home Improvement Stores

Includes purchases at home supply warehouse stores, lumber and building materials stores, paint and wallpaper stores, hardware stores, nurseries, lawn and garden supply stores and paints, varnishes and supplies stores. Excludes florists and florists' supply stores, nursery stock, wholesale construction stores and glass stores.

#### Fitness Clubs

Includes membership fee and other purchases at athletic, sports and recreation facilities requiring membership such as health, tennis and swimming clubs. Excludes fees associated with virtual services for home exercise equipment, personal monitoring devices or fitness streaming classes.

#### Live Entertainment

Includes ticket purchases for live entertainment, including concerts, live sporting events, live theatrical productions, amusement parks, and orchestras. Excludes: charitable organizations that provide live entertainment (benefits), sporting camps, sports complexes where you participate in the sport, public and private golf courses, country clubs (including membership fees), bowling alleys, movie theaters, tourist attractions, museums and art galleries.

#### Merchant Classification for Rewards Categories.

Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of identifying your spend category. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category as identified by Citi your purchase amount will not be included in the spend for that billing cycle. For example, your purchase amount would not be included in the restaurant category for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note – purchases made through mobile/wireless technology may not be included in the anticipated category depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine in which category purchases are placed.

#### Only Purchases Earn Points

You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions) do not earn ThankYou Points.

#### Open and Current Card Account

You may earn points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn points, and you will lose any accumulated points that have not been transferred to your ThankYou Account.

#### When You Will Receive Points

Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou® Rewards Terms and Conditions for the Citi Custom Cash Card at [thankyou.com/terms](https://thankyou.com/terms) or call us at 1-800-THANKYOU (1-800-842-6596) to request a complete copy of the Terms and Conditions. For speech/hearing impaired, use 711 or other Relay Service. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

#### Fraud, Misuse, Abuse, or Suspicious Activity

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

*continued*

Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

For more information, please see the Citi ThankYou Rewards Terms and Conditions for the Citi Custom Cash Card at [thankyou.com/terms](https://thankyou.com/terms).

#### **Amazon.com**

Citi is not responsible for products or services offered by other companies. Featured items at **Amazon.com** are not part of ThankYou Rewards collection and are subject to availability. See [thankyou.com/terms](https://thankyou.com/terms) for the terms and conditions for using Shop with Points with Citi

ThankYou Rewards. Certain restrictions apply for Shop with Points at **Amazon.com**, see [amazon.com/citi](https://amazon.com/citi) for more information. Amazon, the **Amazon.com** logo and the smile logo are trademarks of Amazon or its affiliates. Amazon is not a sponsor of this promotion.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. World Elite is a trademark of Mastercard International Incorporated.

The Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

---

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. All credit products are subject to credit approval. Nothing herein is a commitment to lend by Citibank, N.A. or an affiliate.

Citibank, N.A. Member FDIC

© 2023 Citigroup Inc. All Rights Reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Item PBG712 (Rev. 11/23)





Private Bank

Consumer Deposit Accounts  
Boston



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in Massachusetts. Different rates may apply for accounts opened in other states. Fees could reduce earnings.  
Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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 in all locations.

Logos and other marks are trademarks and service marks of Citigroup Inc. and its affiliates.



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in California and Nevada. Different rates may apply for accounts opened in other states. Fees could reduce earnings.  
Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in Florida. Different rates may apply for accounts opened in other states. Fees could reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 %-0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in Illinois. Different rates may apply for accounts opened in other states. Fees could reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal.  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.

Private Bank

Consumer Deposit Accounts  
Mid Atlantic



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in Maryland, DC, and Virginia. Different rates may apply for accounts opened in other states. Fees could reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.

Private Bank

Consumer Deposit Accounts  
National



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 %-0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence outside the states of California, Connecticut, Delaware, Florida, Illinois, Massachusetts, New Jersey, New York, Nevada, Pennsylvania, Texas, Virginia, or Washington D.C. Different rates may apply for accounts opened in other states. Fees could reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.

Private Bank

Consumer Deposit Accounts  
New York Metro



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with residence in New York, New Jersey and Connecticut. Different rates may apply for accounts opened in other states. Fees could reduce earnings.  
Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.



Effective: 2/6/2024 Through: 2/12/2024

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Citi® Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%
Citi Accelerate Savings	\$0	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%	1.06%	1.05%	1.16%	1.15%	1.26%	1.25%	1.31%	1.30%

		\$0 - \$24,999.99		\$25,000 - \$49,999.99		50,000+	
Tiered Variable Interest Rate <sup>1,2</sup>	Minimum Opening Balance	APY	Interest Rate	APY range	Interest Rate	APY range	Interest Rate
Citiqold® Interest Checking <sup>3</sup>	\$0	0.05%	0.05%	0.05 % - 0.05%	0.05%	0.05%	0.05%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$0	5.13%	5.00%
4 Month CD	\$0	0.05%	0.05%
5 Month CD	\$0	0.05%	0.05%
6 Month CD	\$0	5.02%	4.90%
7 Month CD	\$0	0.05%	0.05%
8 Month CD	\$0	0.05%	0.05%
9 Month CD	\$0	4.71%	4.60%
10 Month CD	\$0	0.05%	0.05%
11 Month CD	\$0	0.05%	0.05%
1 Year CD	\$0	4.60%	4.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$0	0.05%	0.05%
13 Month CD	\$0	0.05%	0.05%
14 Month CD	\$0	0.05%	0.05%
15 Month CD	\$0	0.05%	0.05%
18 Month CD	\$0	0.05%	0.05%
2 Year CD	\$0	0.05%	0.05%
30 Month CD	\$0	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$0	0.05%	0.05%
Month 11 to 20	\$0	0.05%	0.05%
Month 21 to 30	\$0	0.05%	0.05%
3 Year CD	\$0	0.05%	0.05%
4 Year CD	\$0	0.05%	0.05%
5 Year CD	\$0	0.05%	0.05%

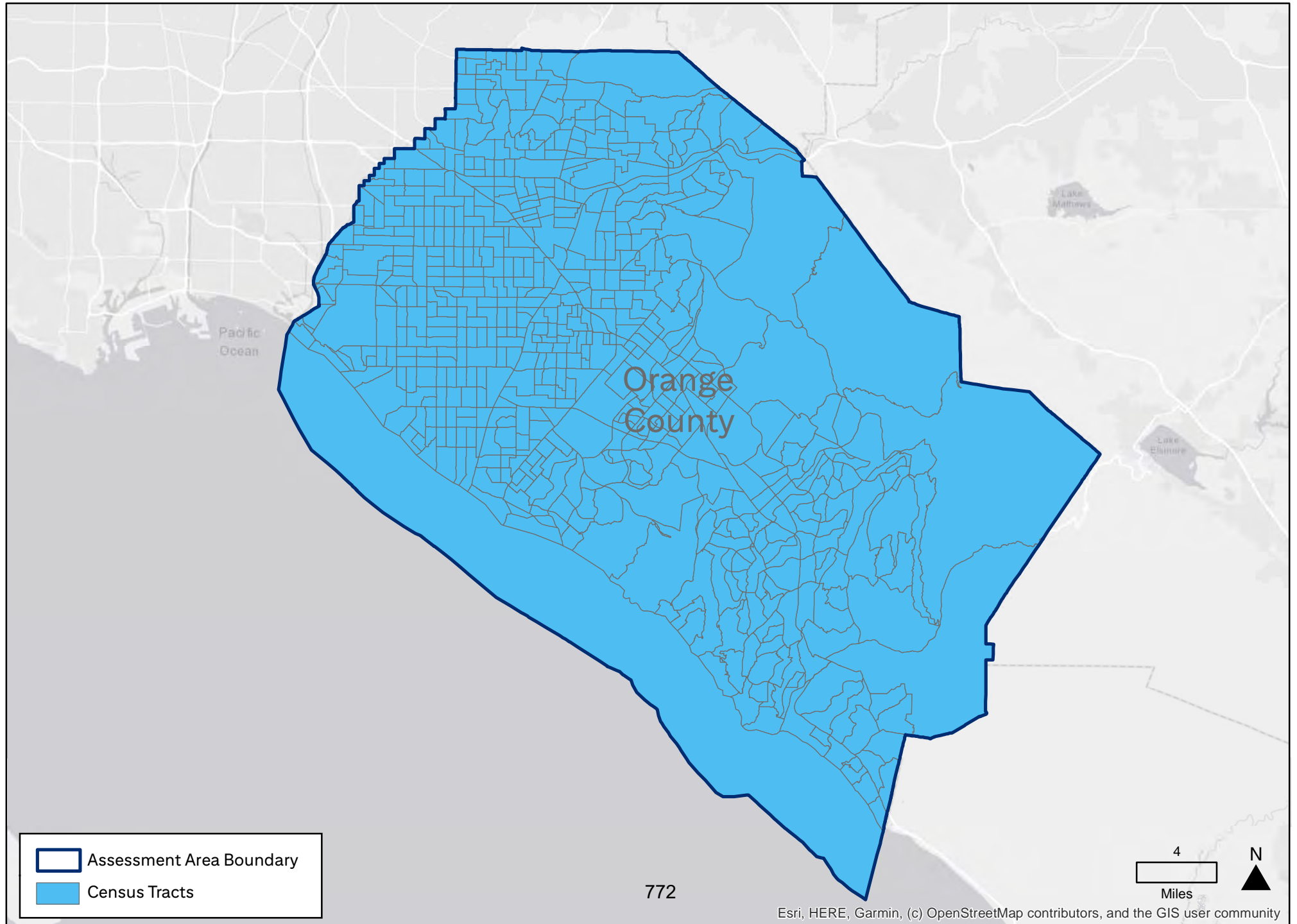
Interest Rates and APY apply to accounts opened through Citi Private Bank for clients with a residence in Texas. Different rates may apply for accounts opened in other states. Fees could reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call 1-800-870-1073. Text telephone users please call 1-800-945-0258.

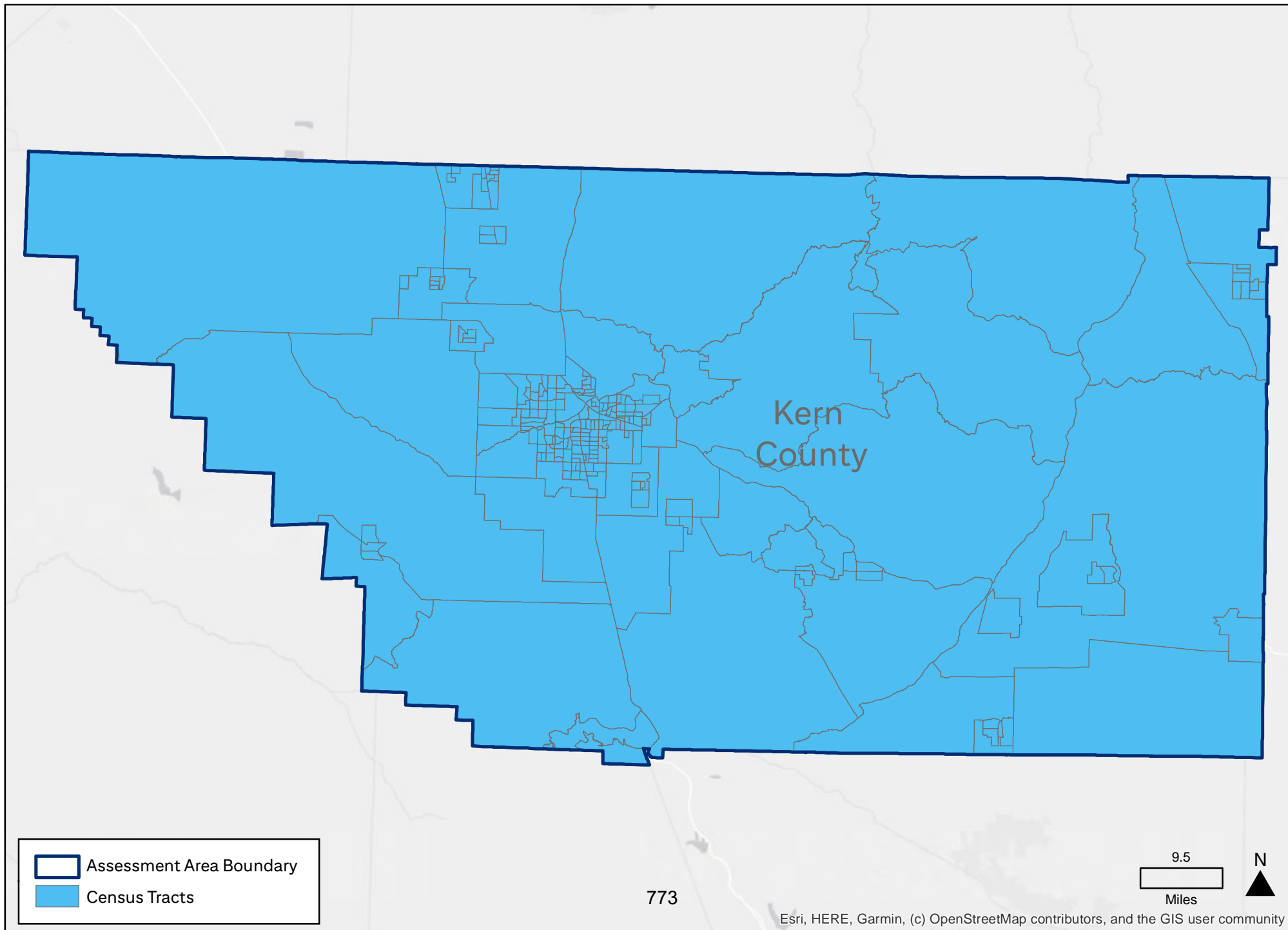
<sup>1</sup> Interest Rates on these accounts may change after your account is opened  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate. For Annual Percentage Yield (APY) calculation purposes, a minimum deposit of \$500,000 is assumed.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account. Partial withdrawals are not permitted.  
Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.  
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.

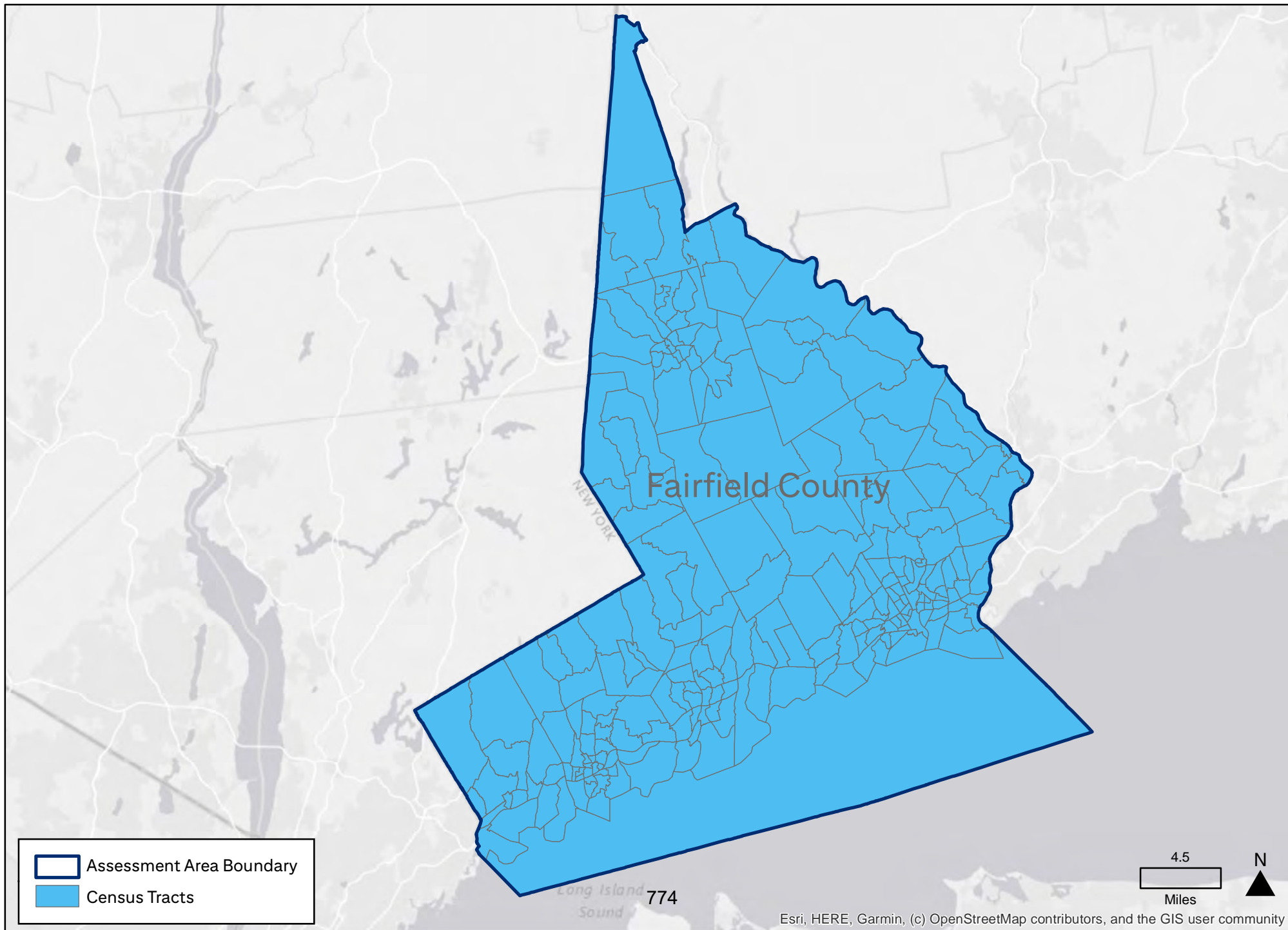
Citi and Citi with Arc Design are trademarks and service marks of Citigroup Inc. and its affiliates.

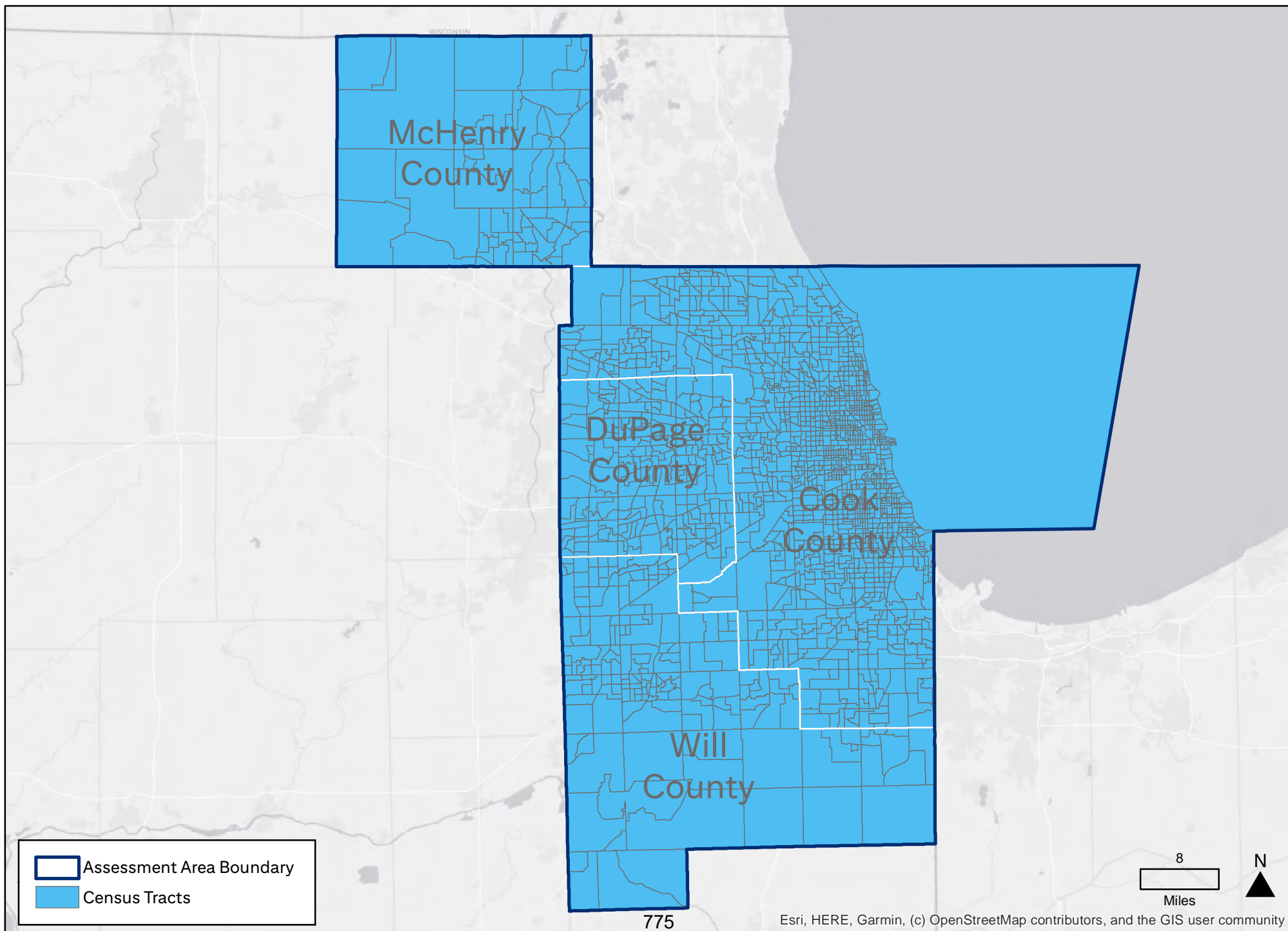


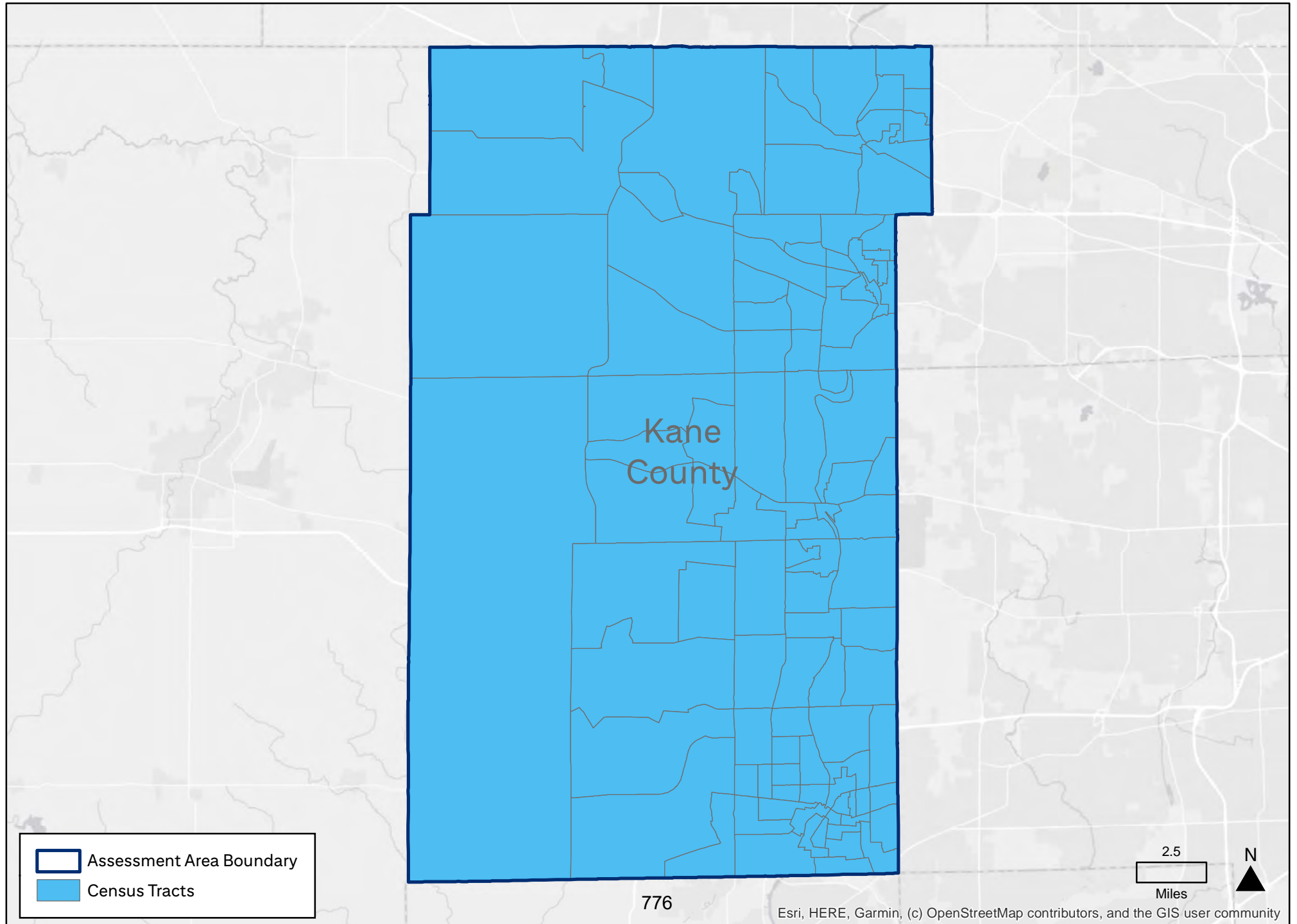
# Assessment Area Maps

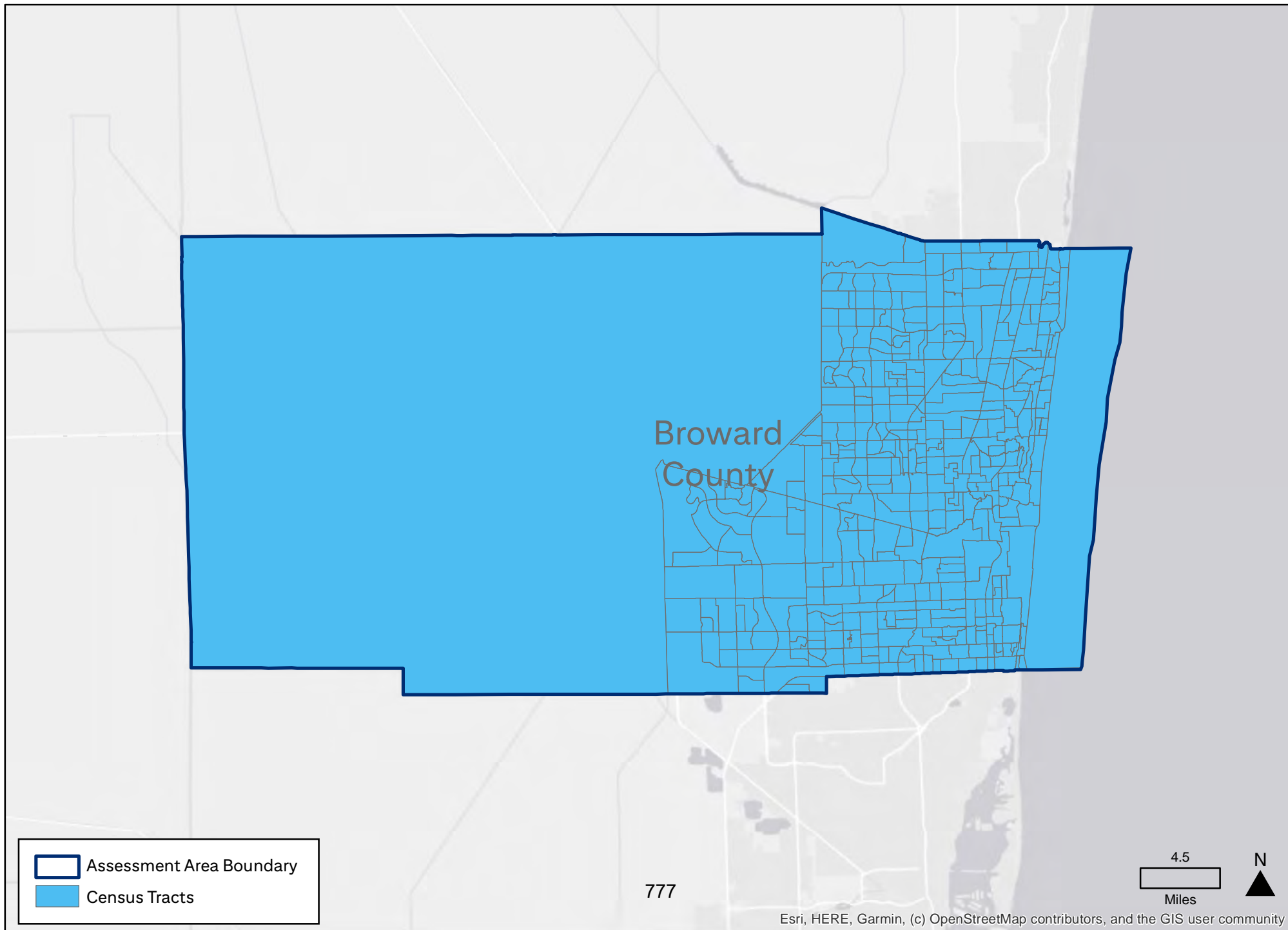




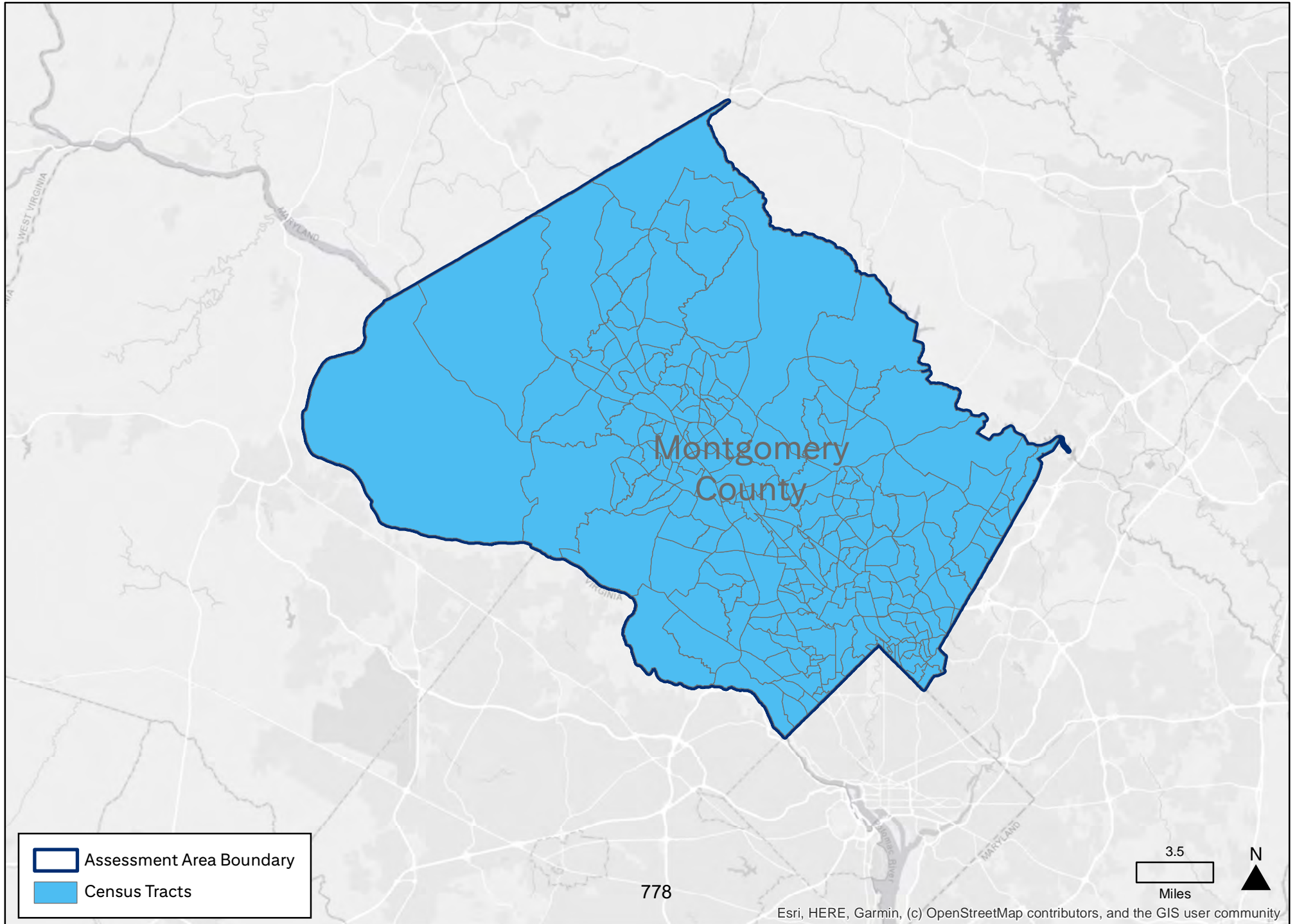




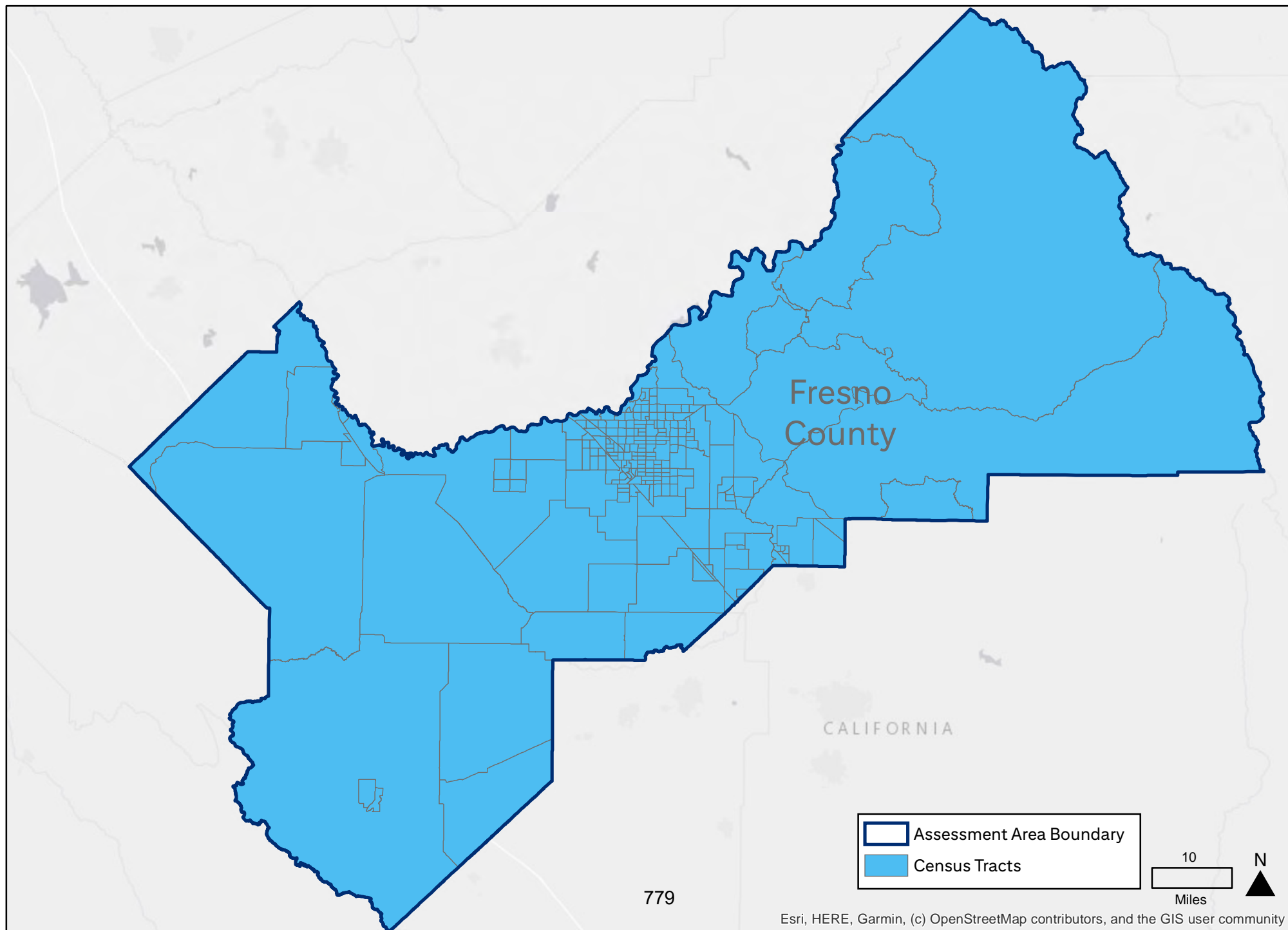


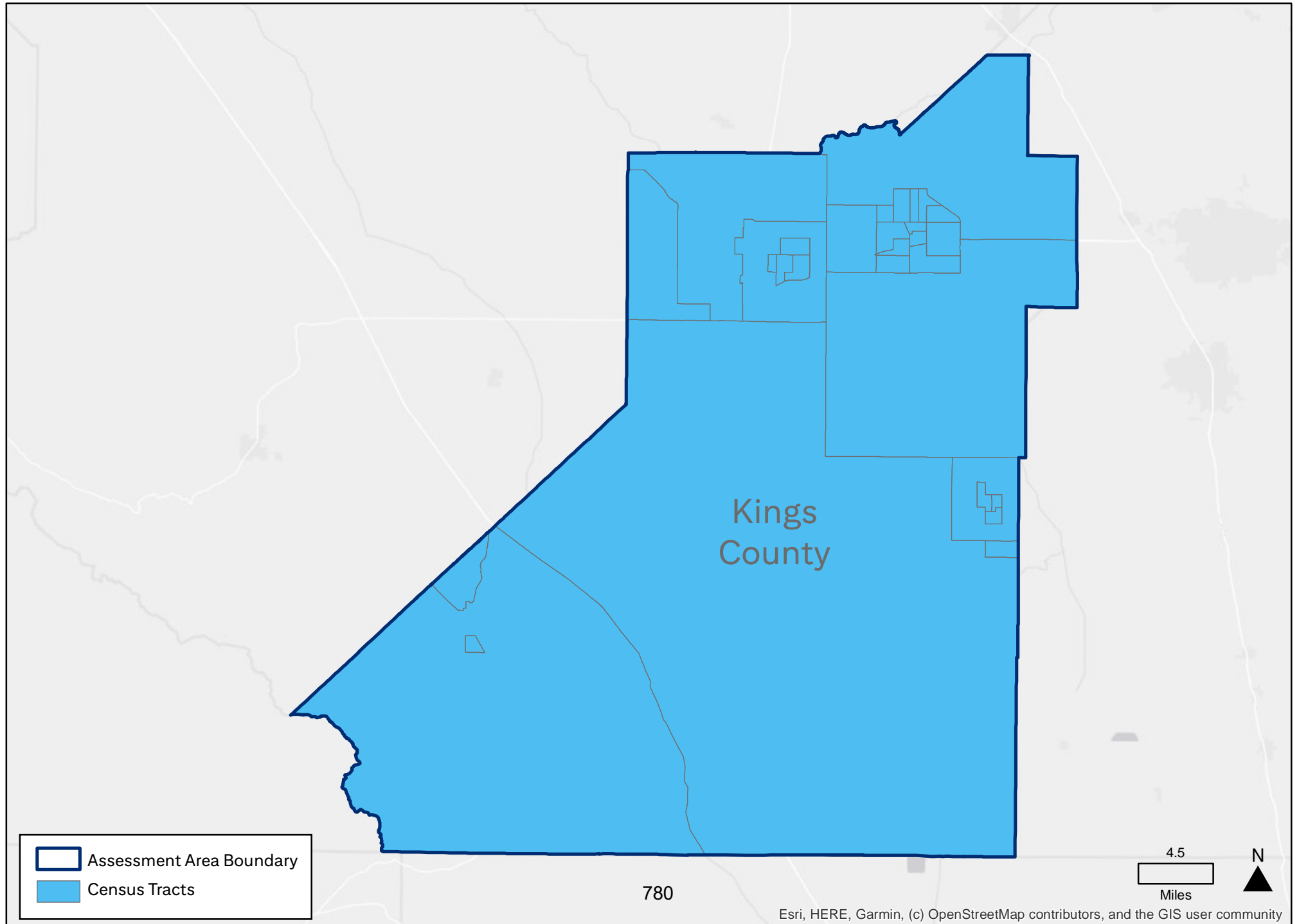


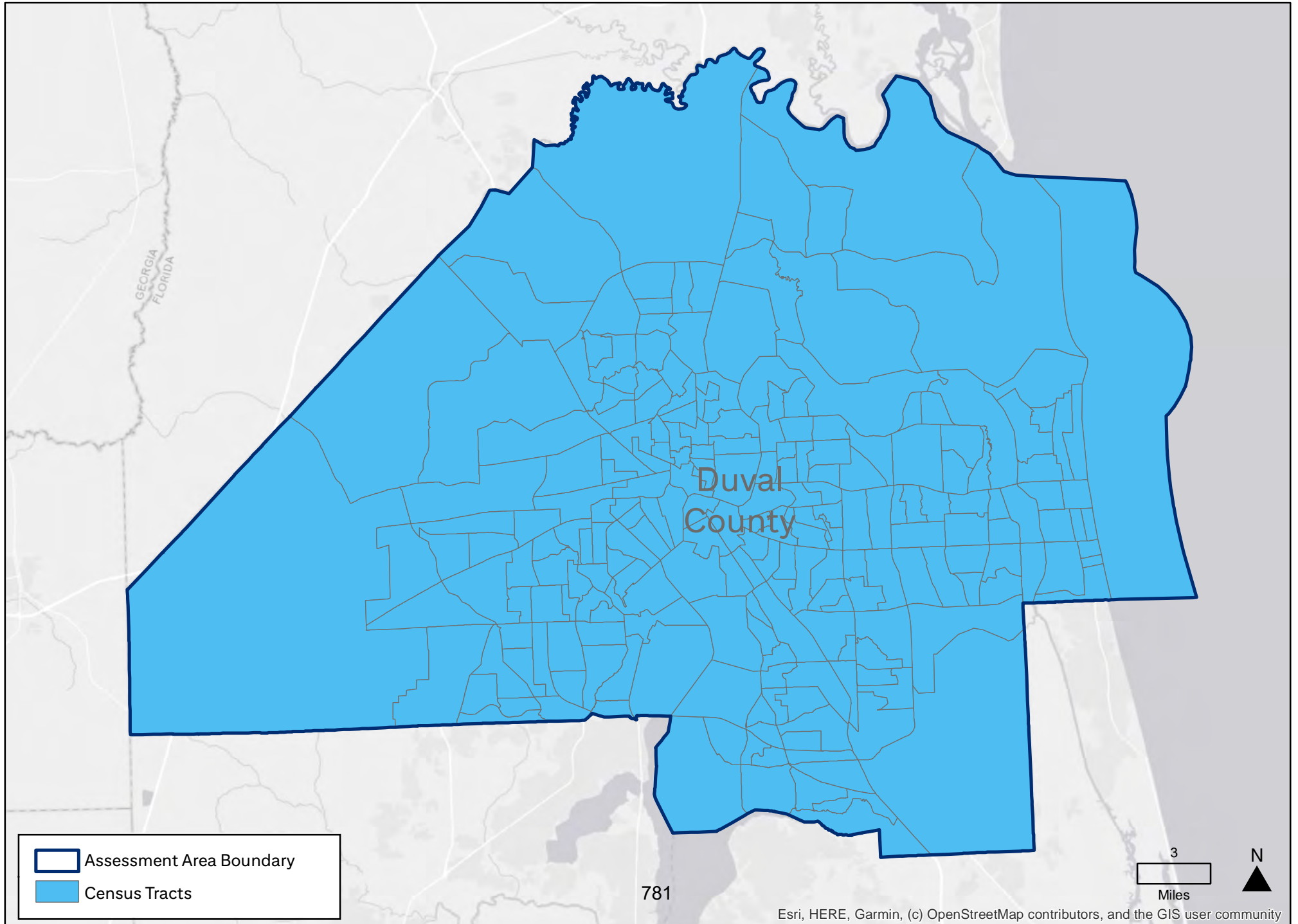


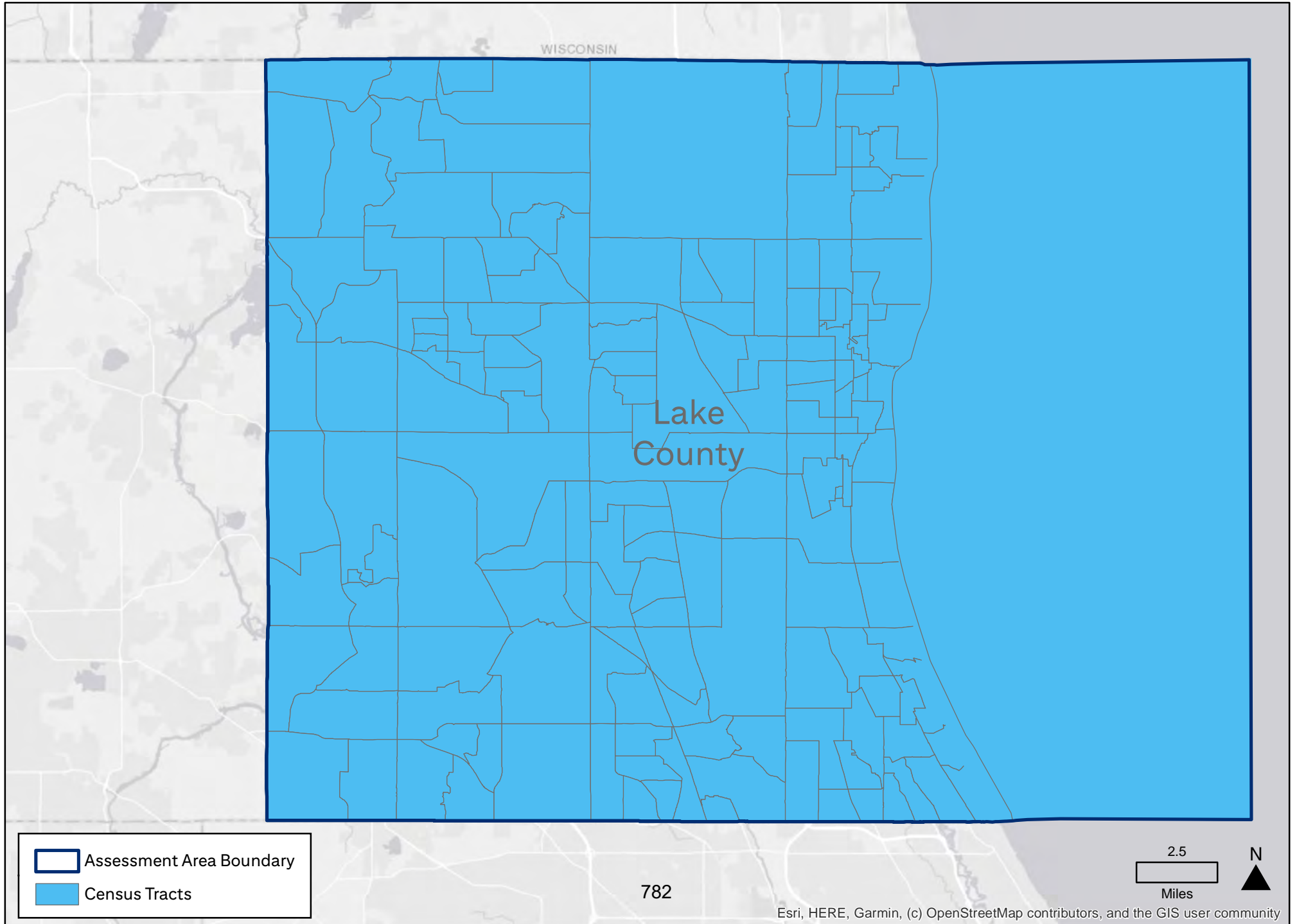


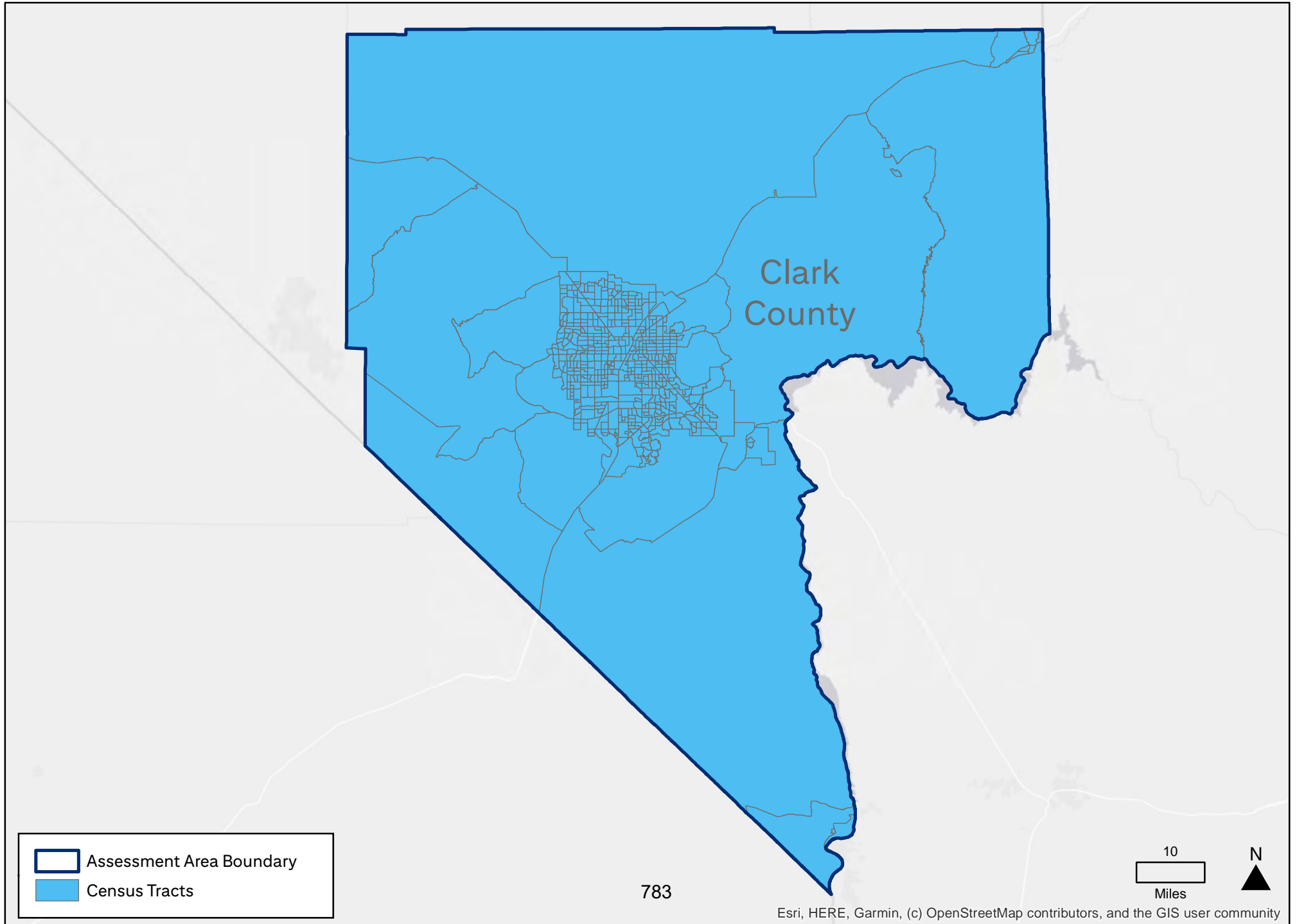


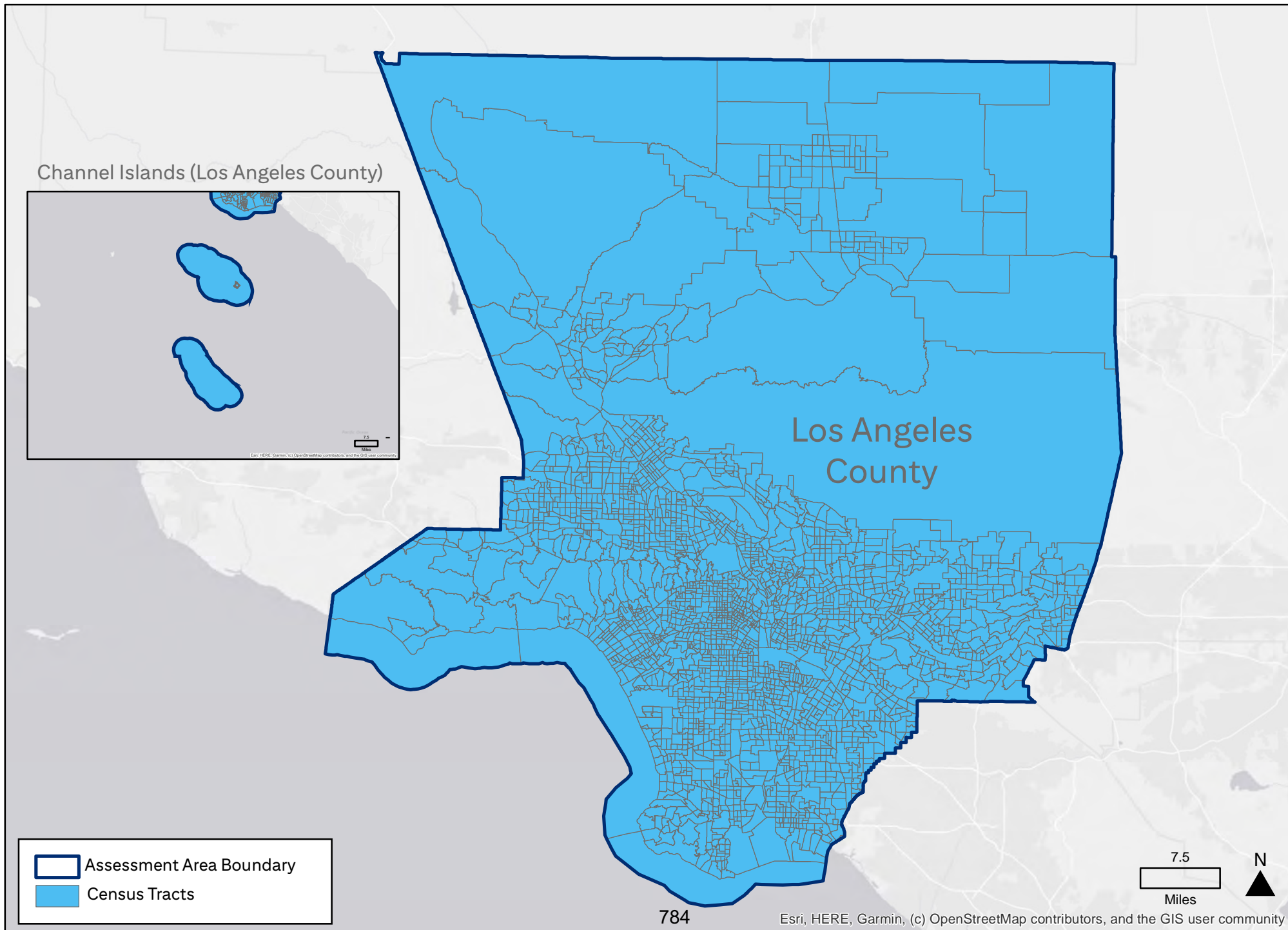


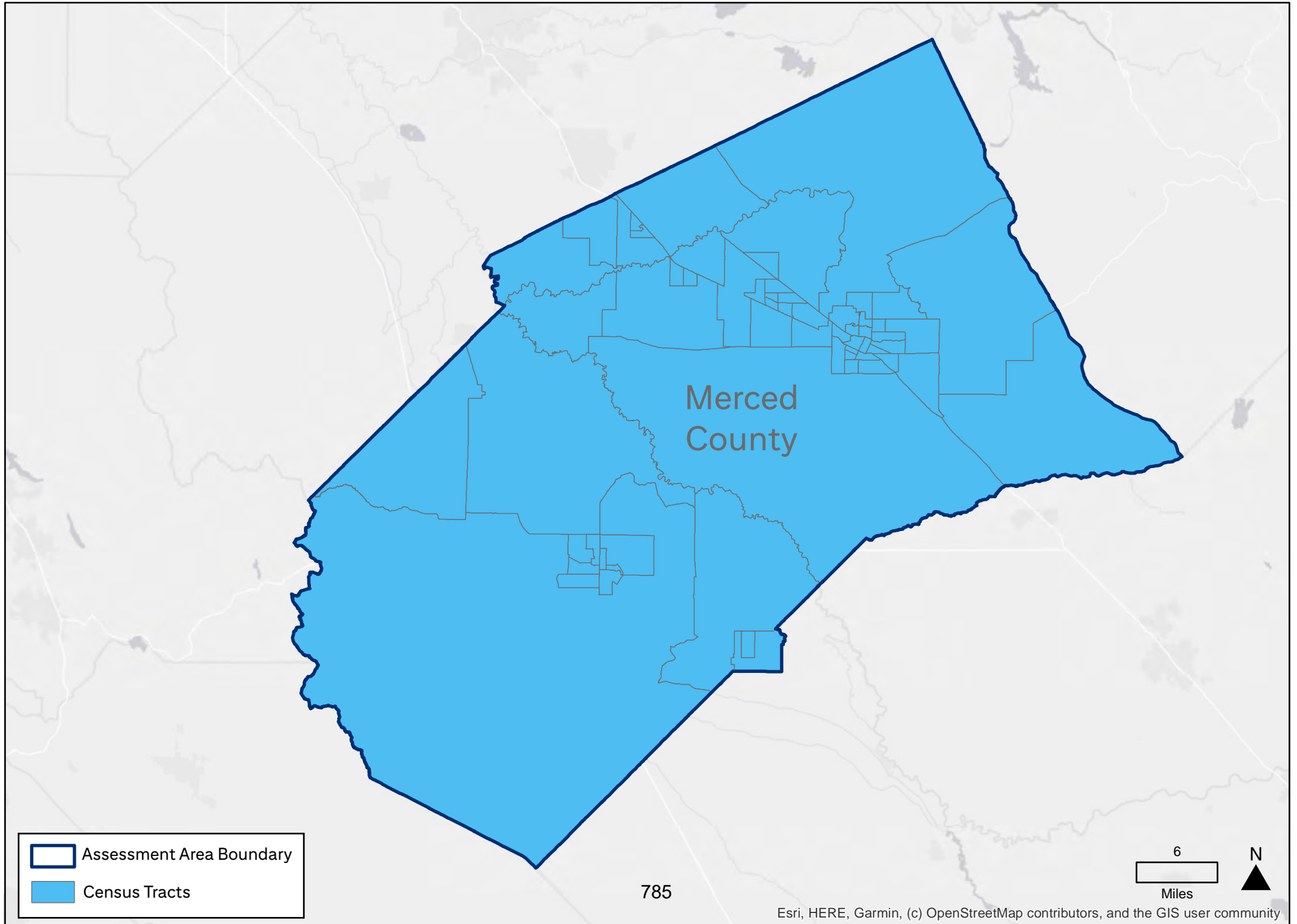




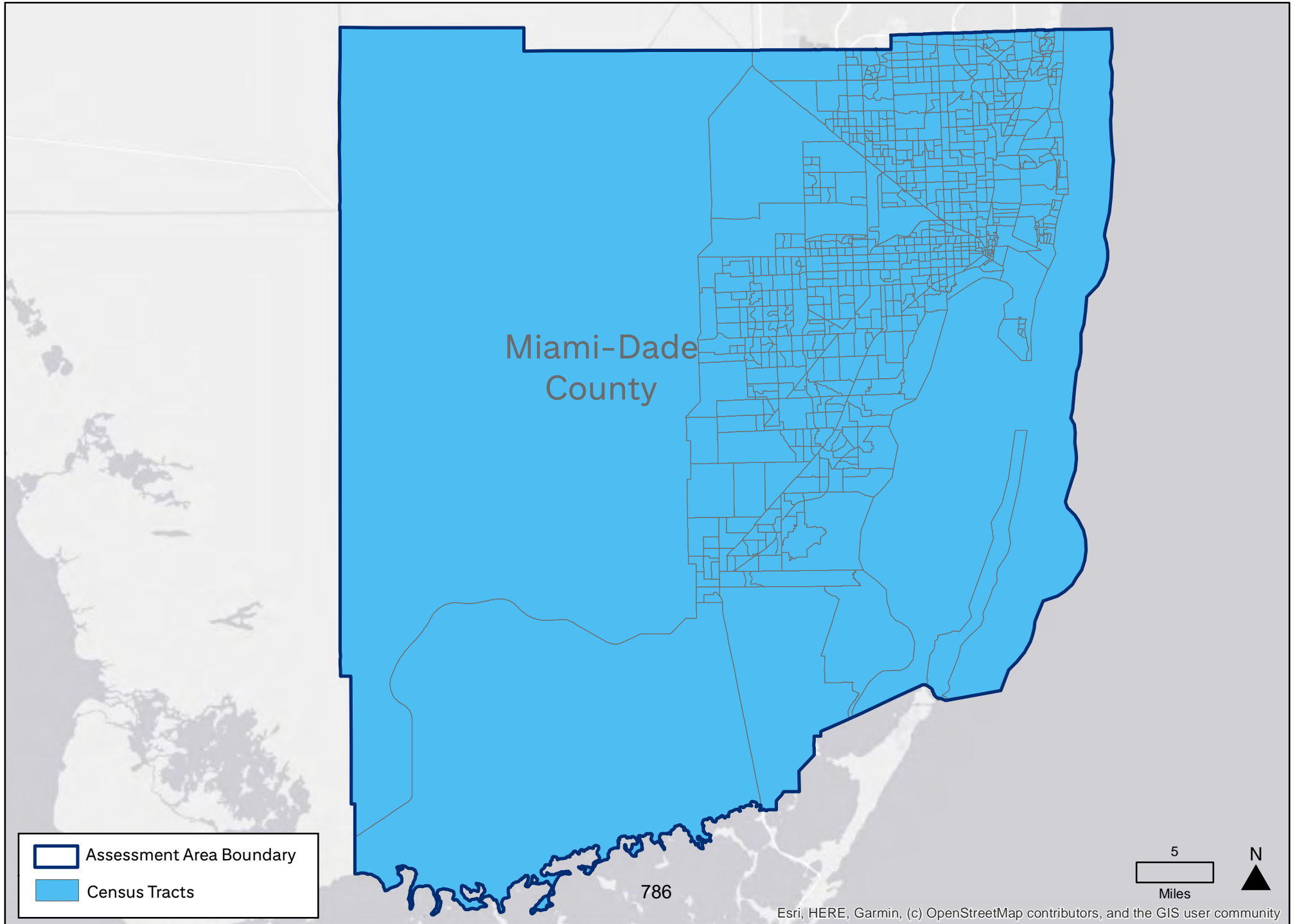




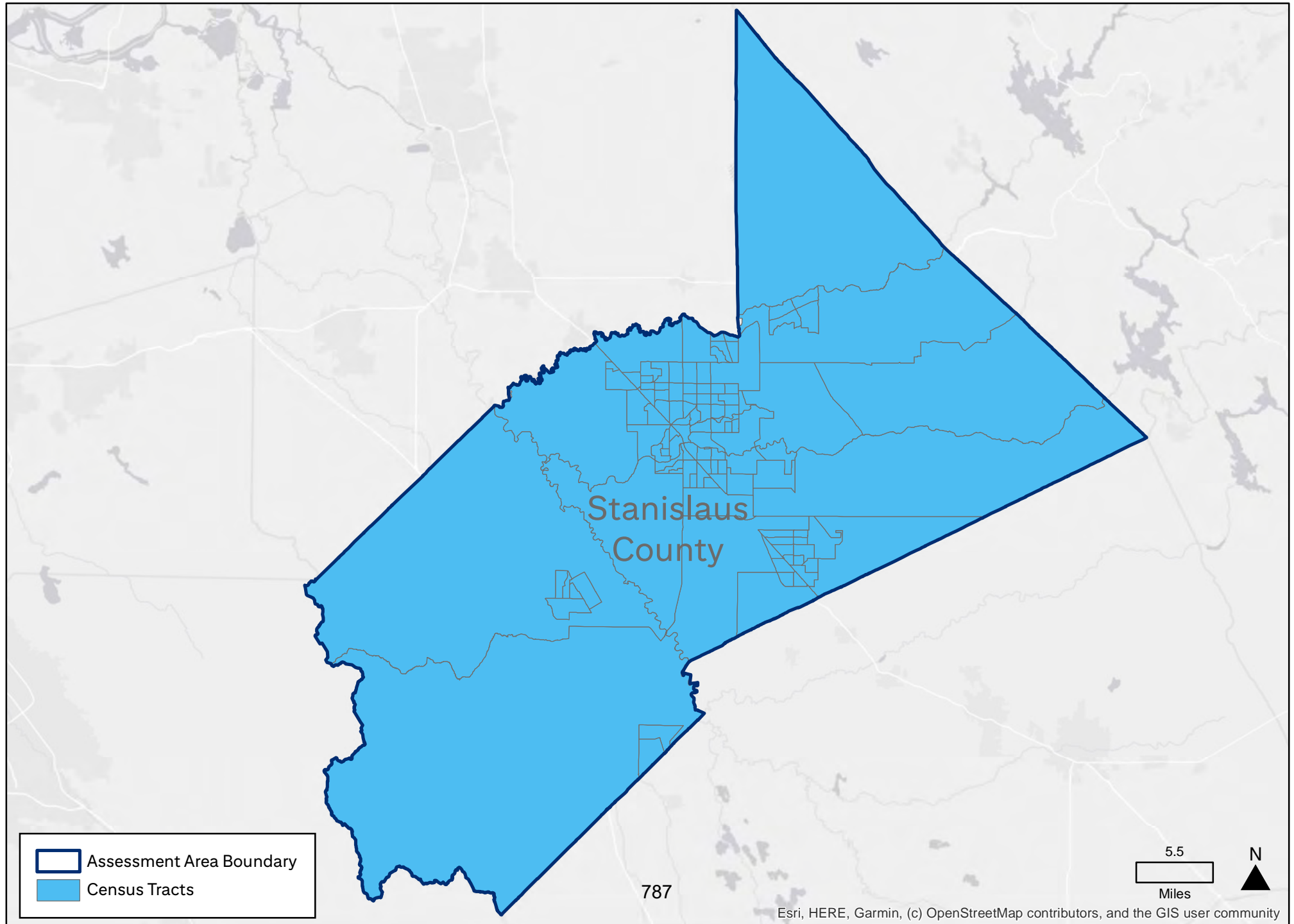


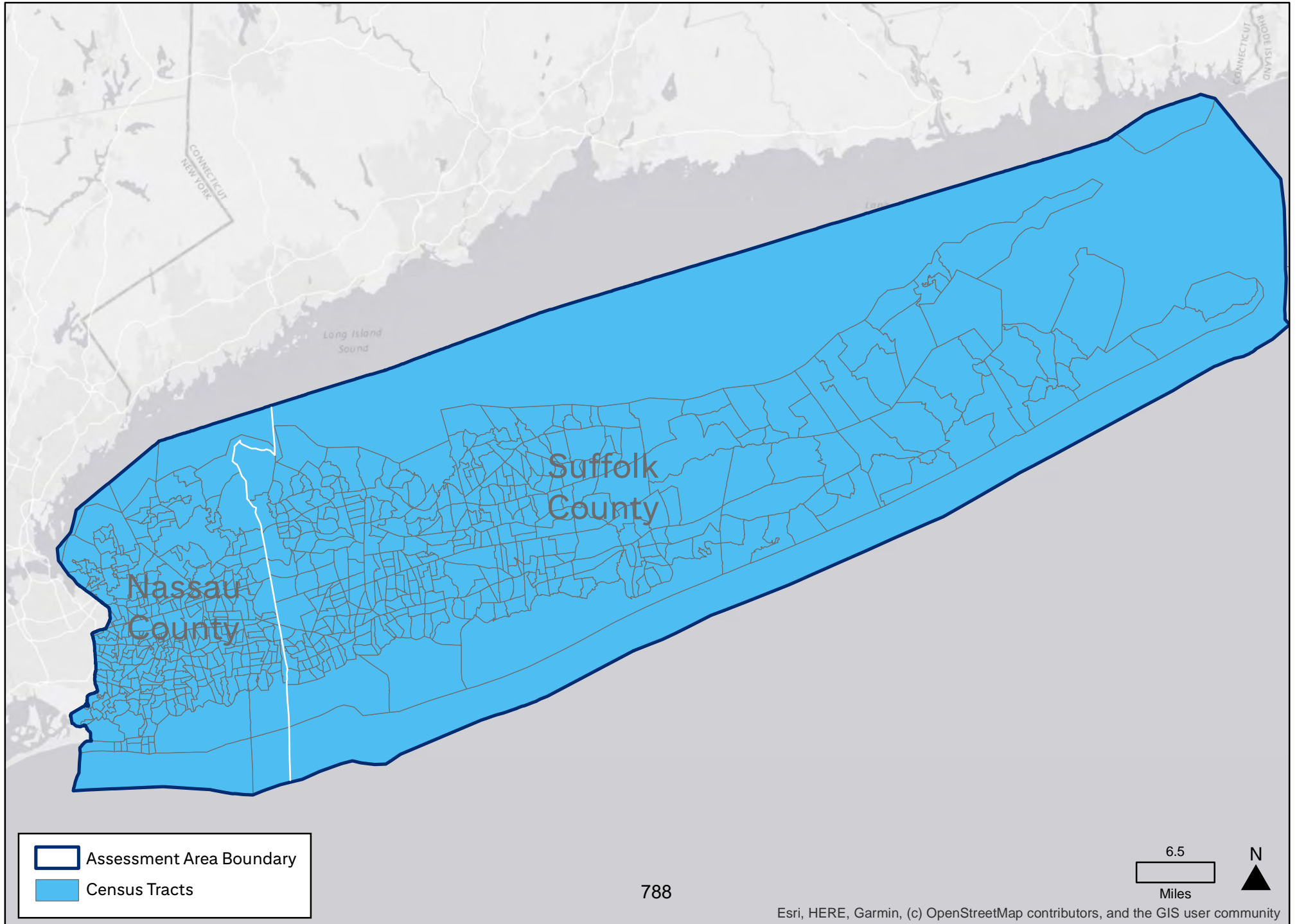


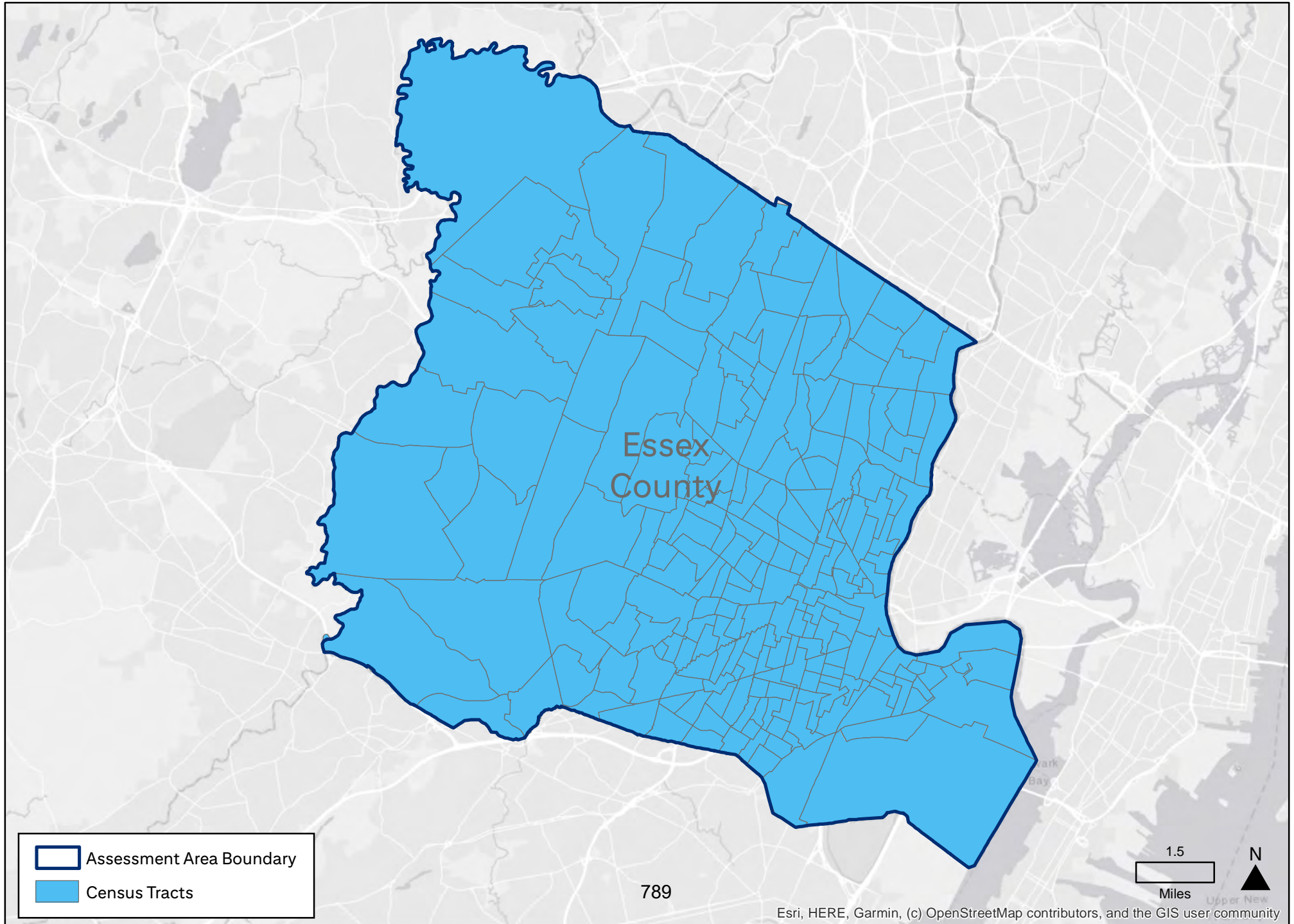




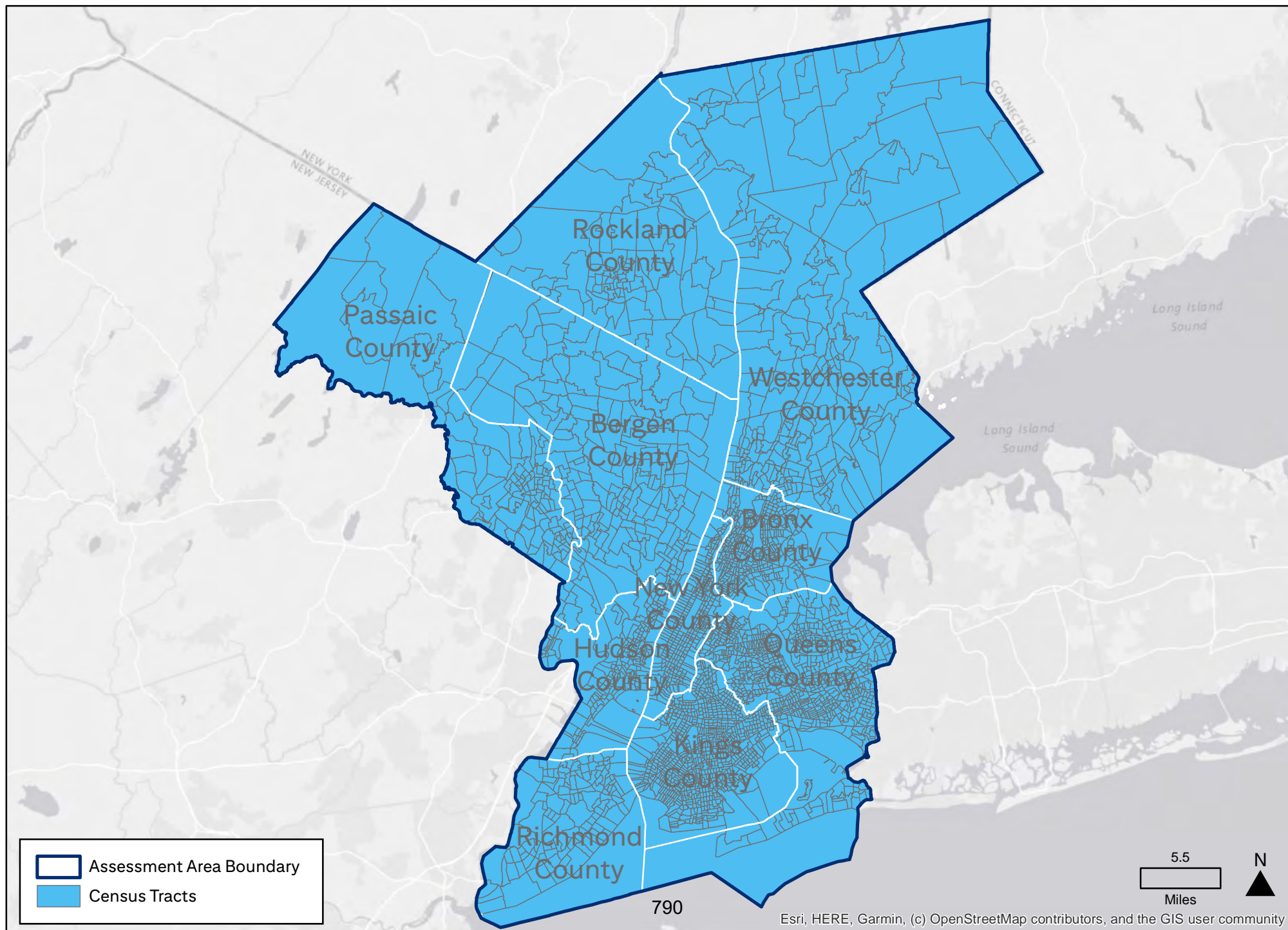


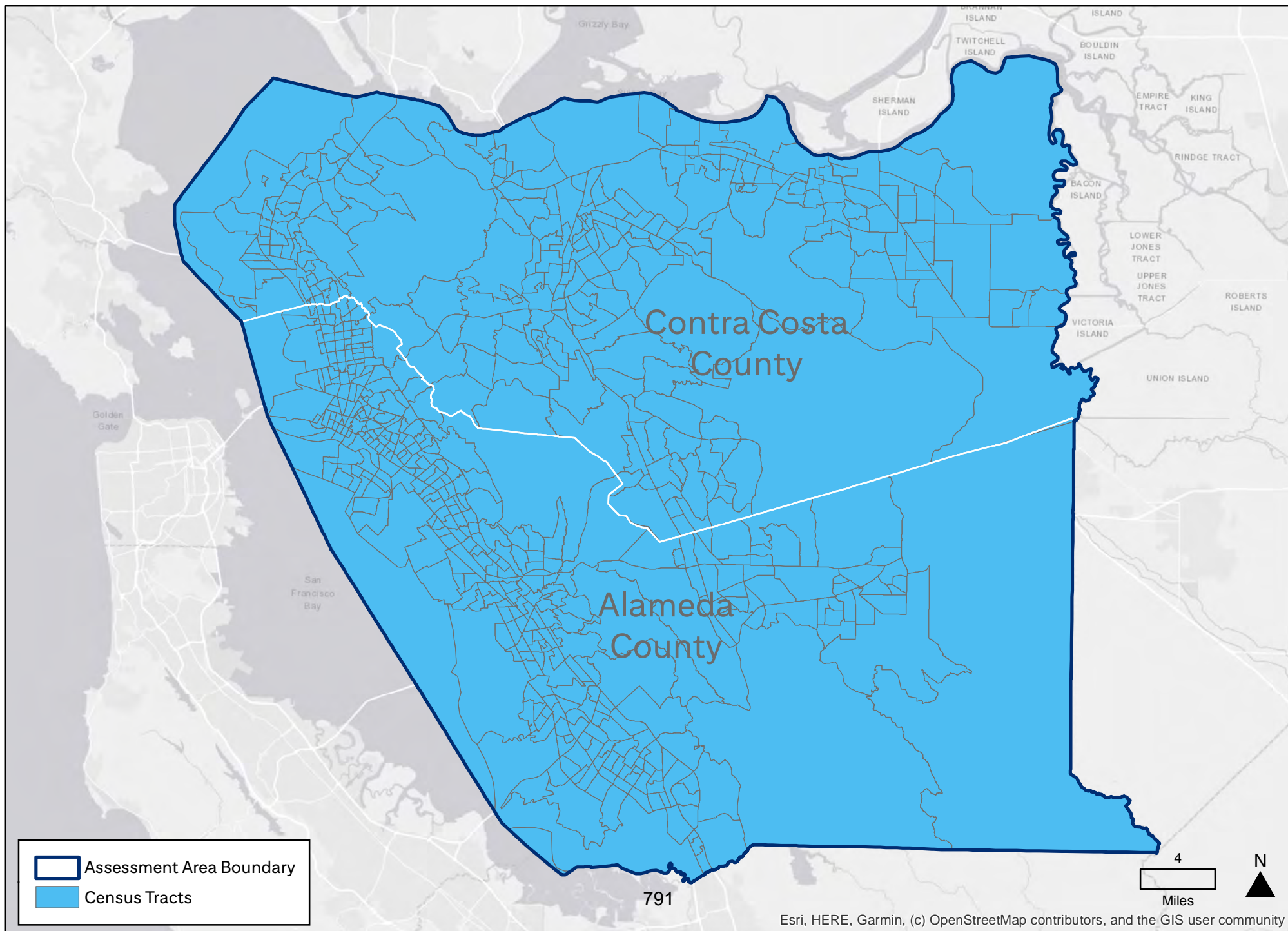


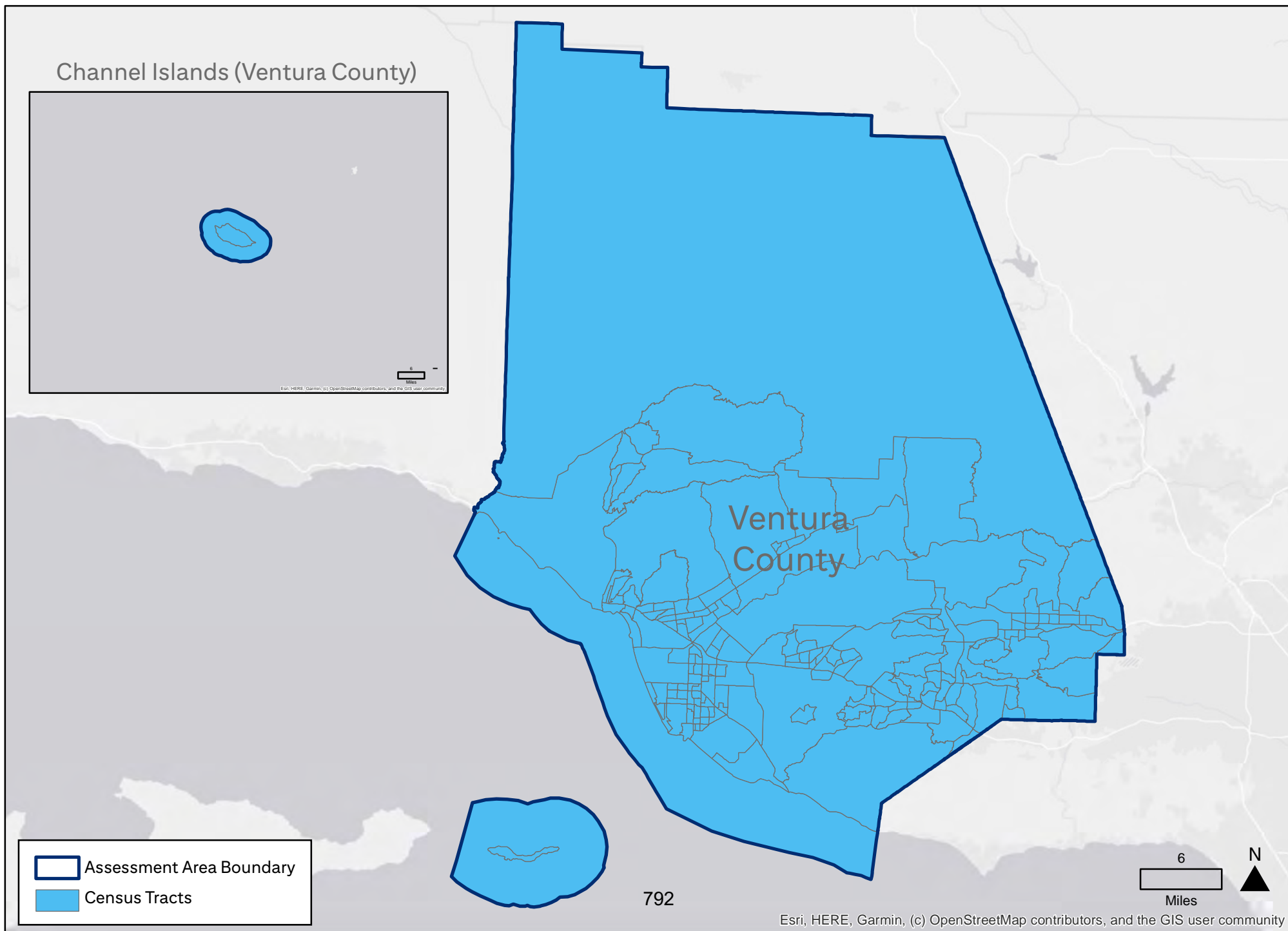


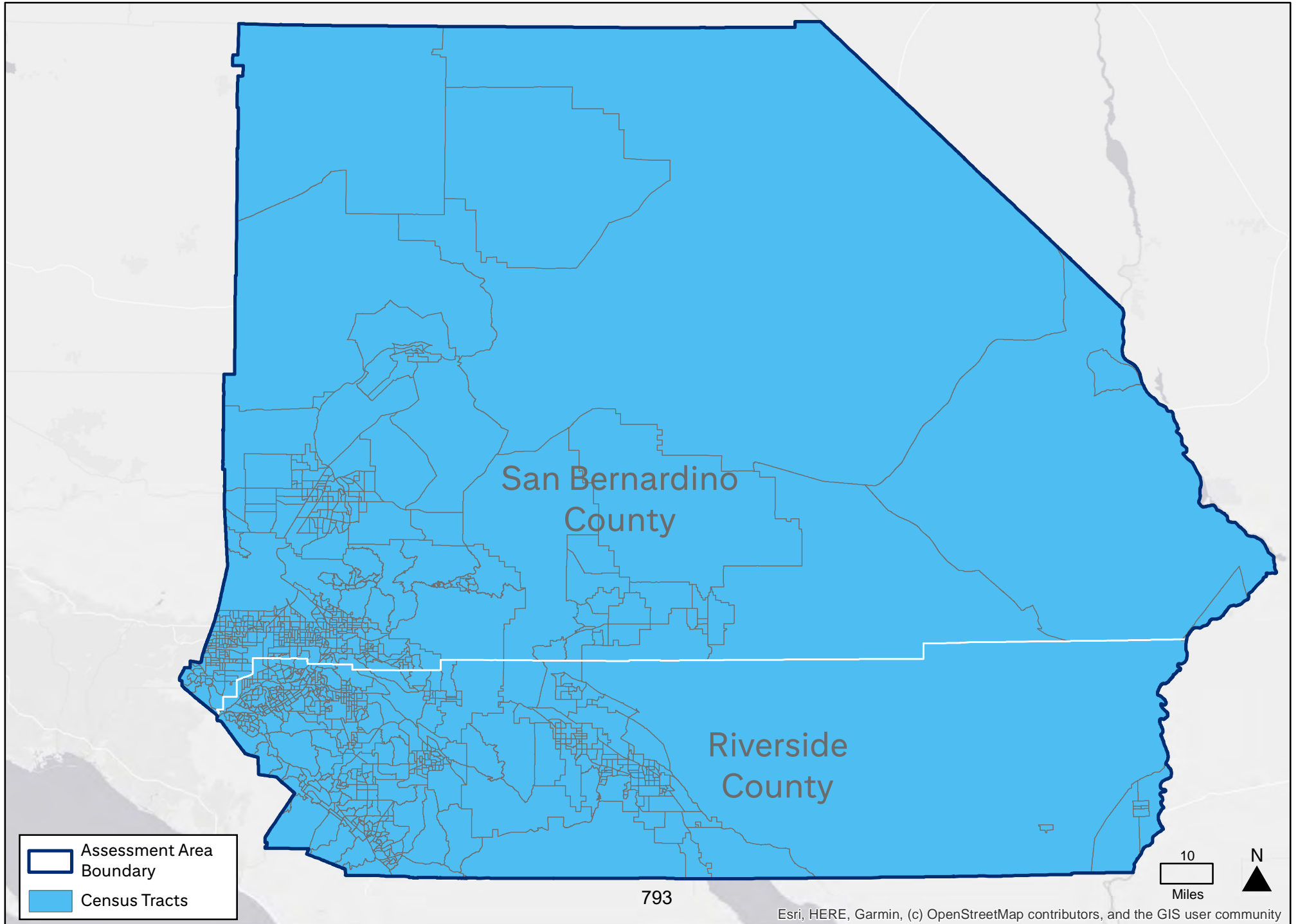




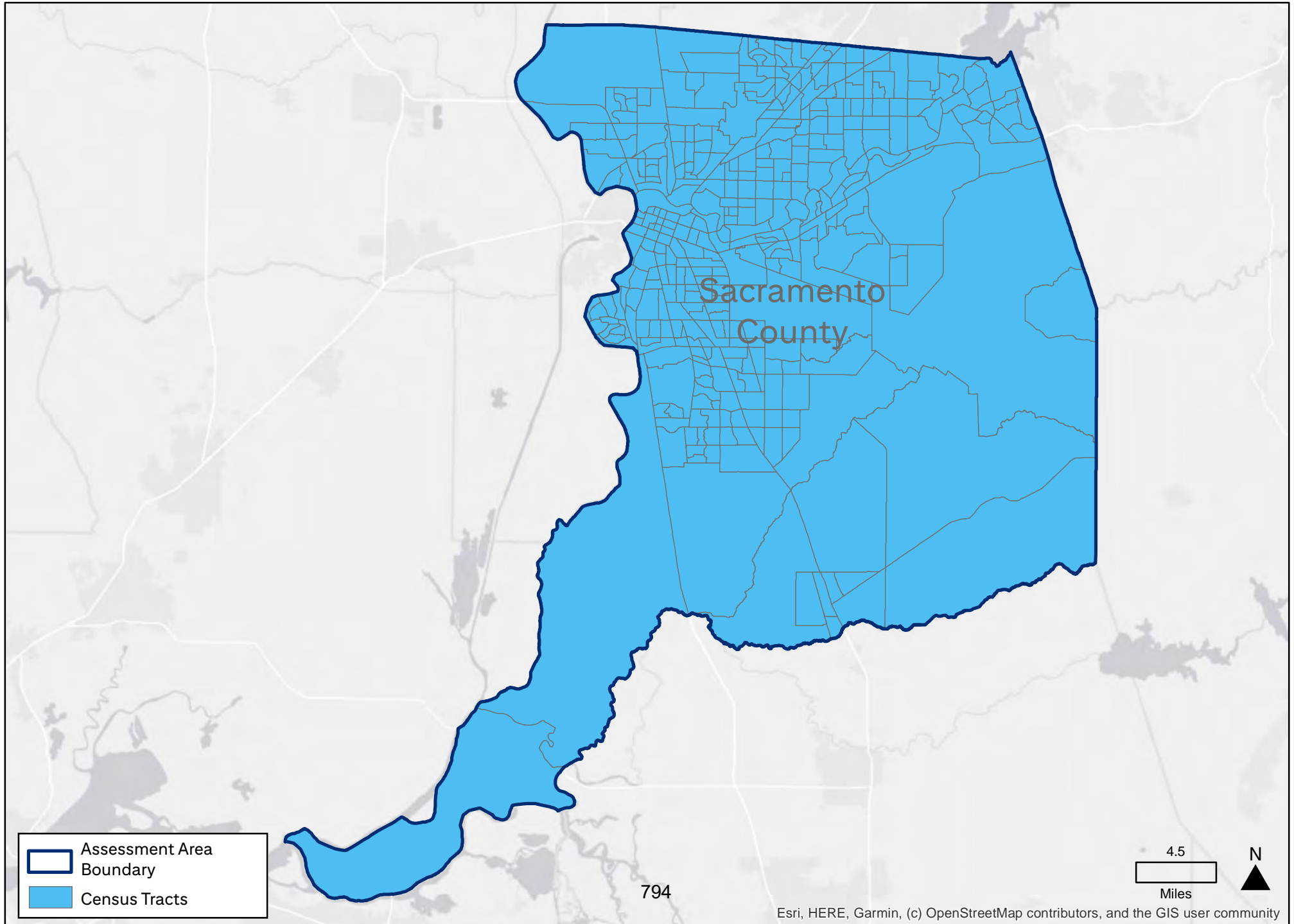




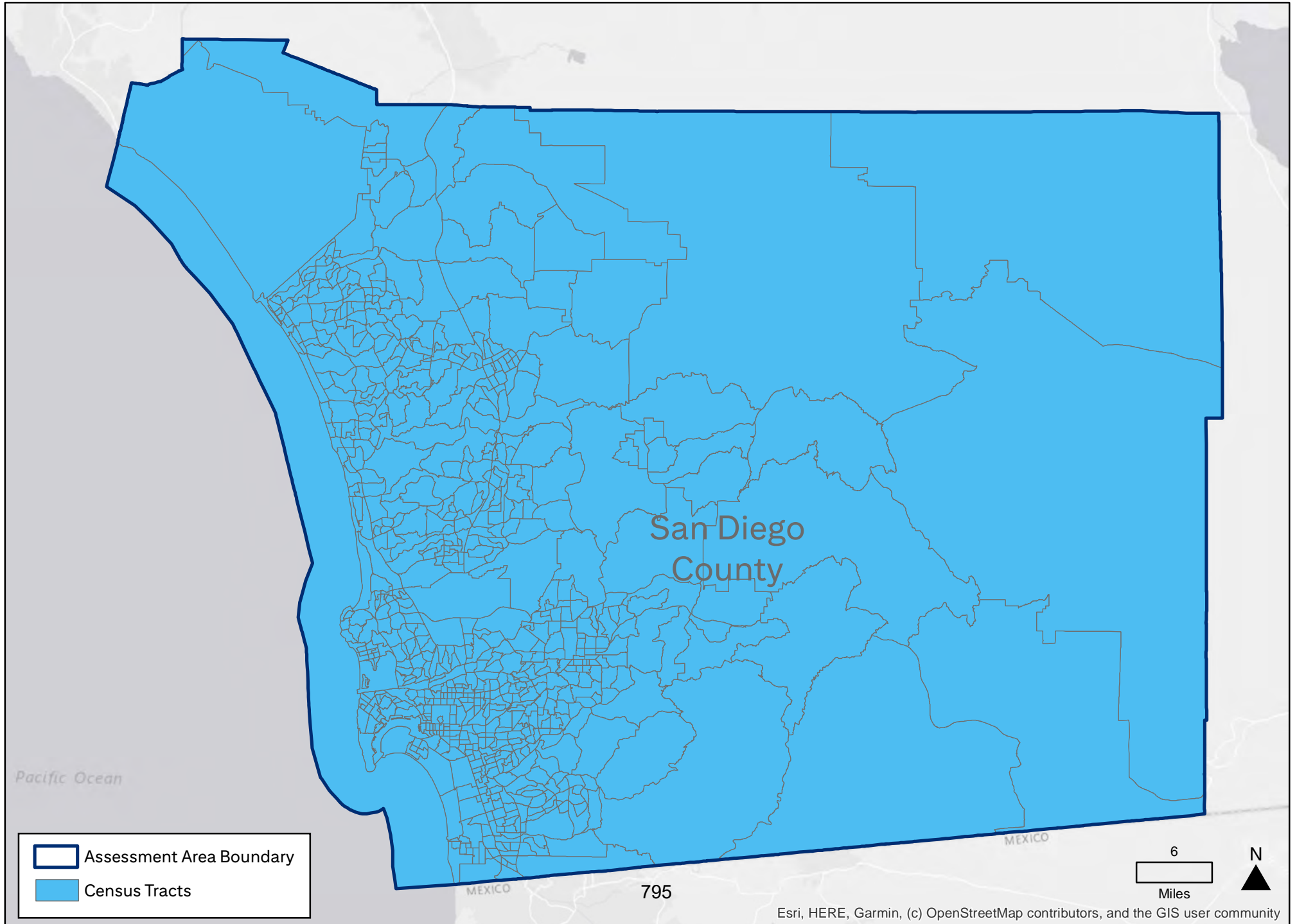


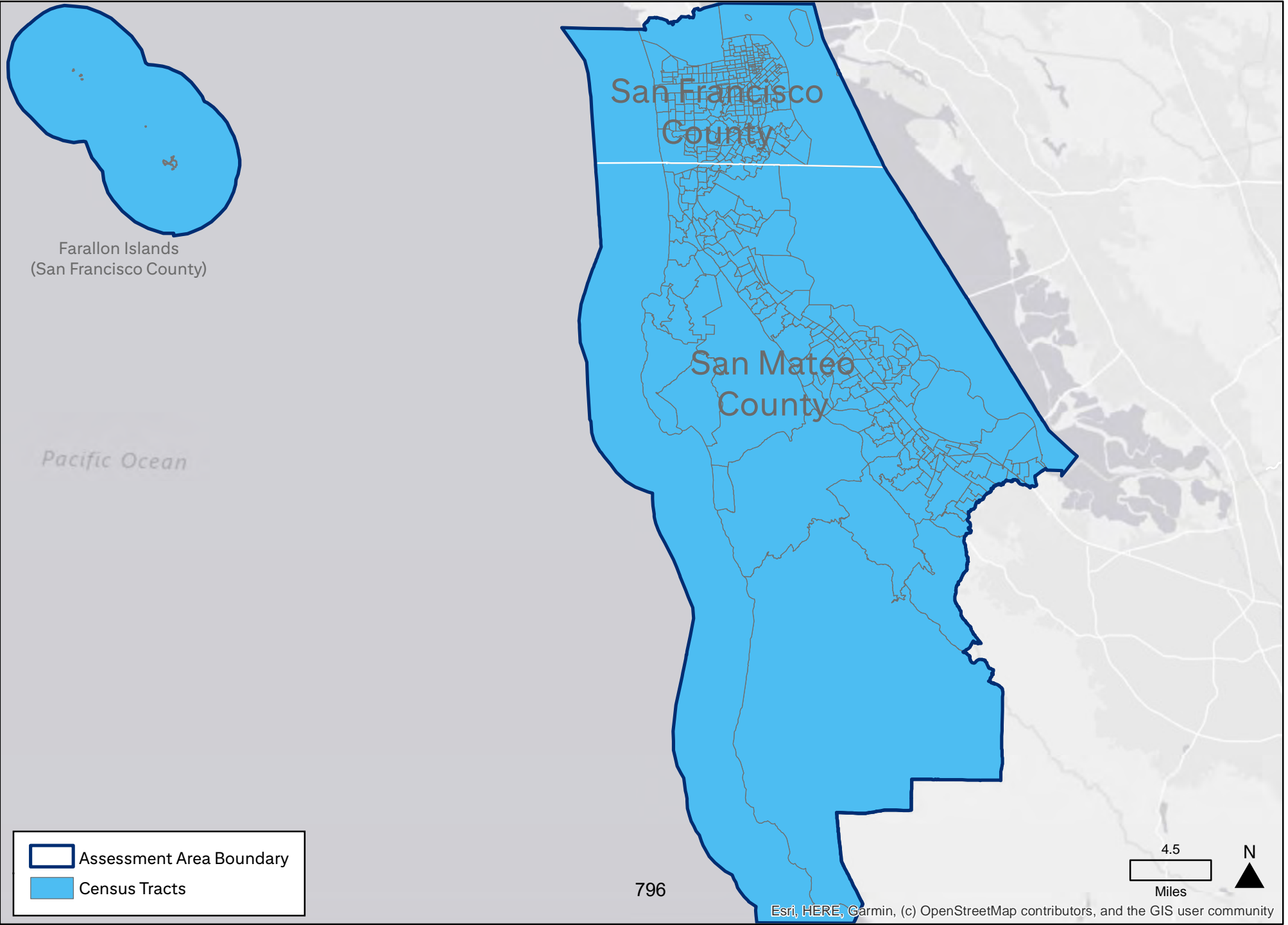


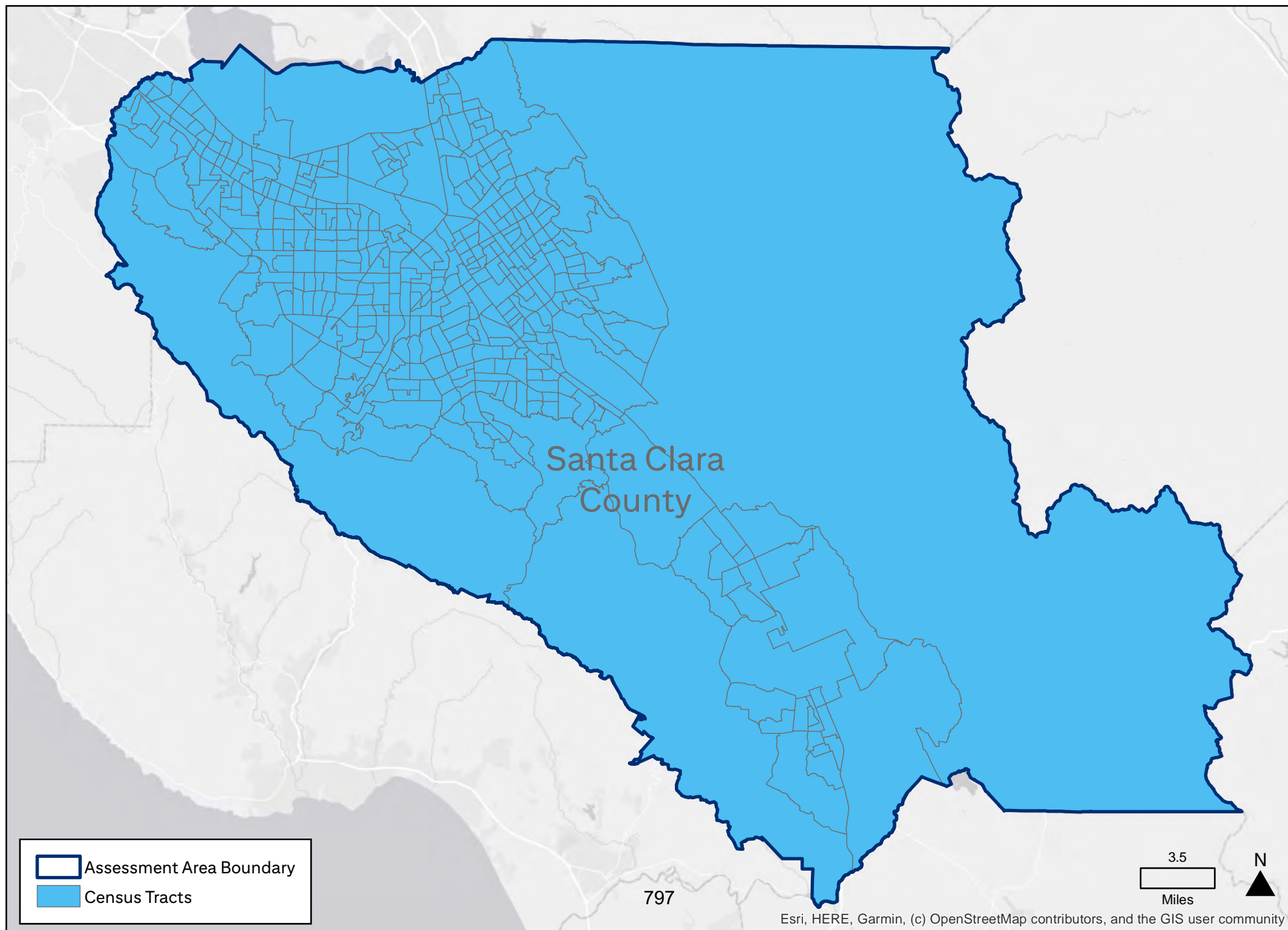


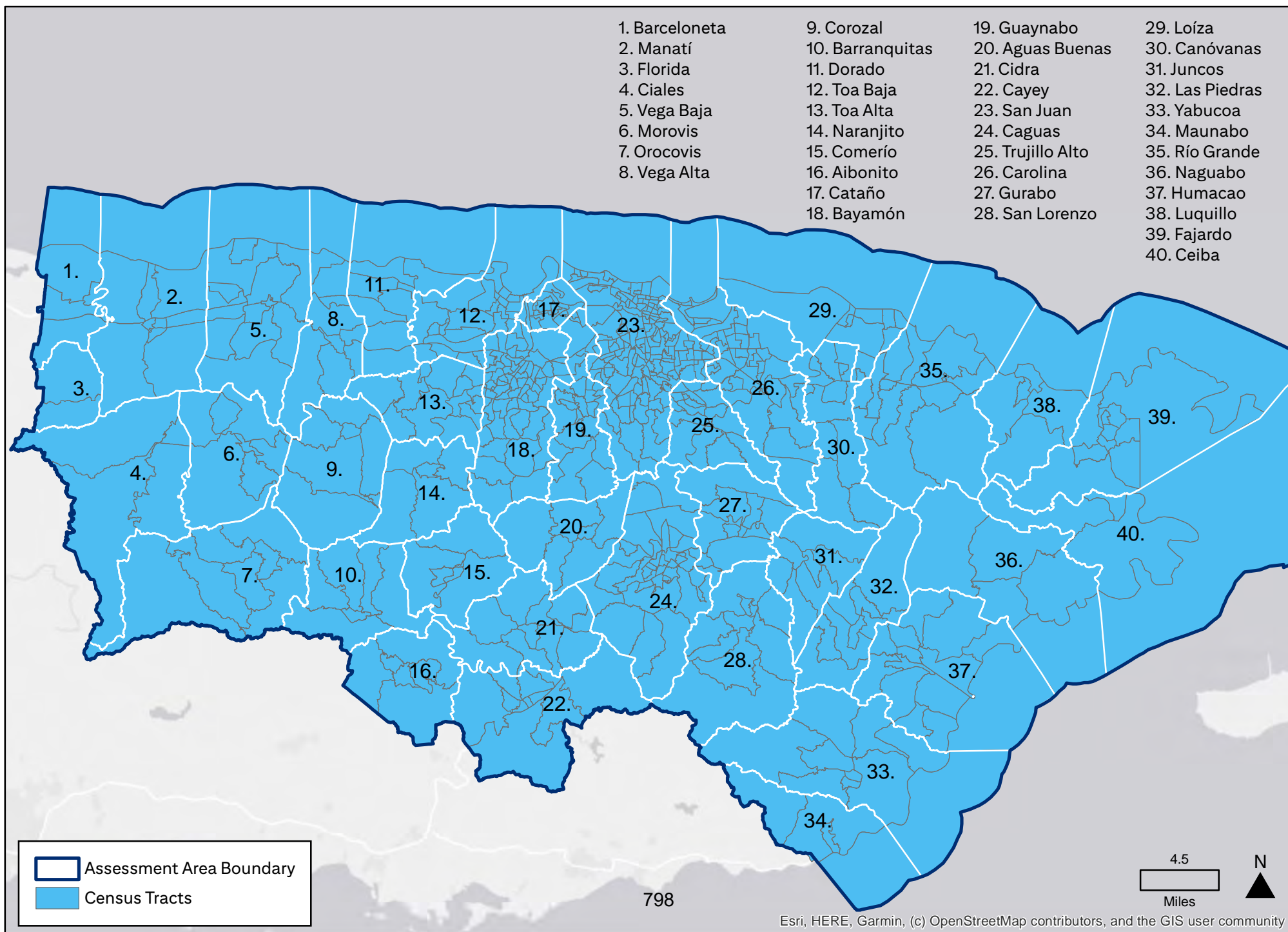


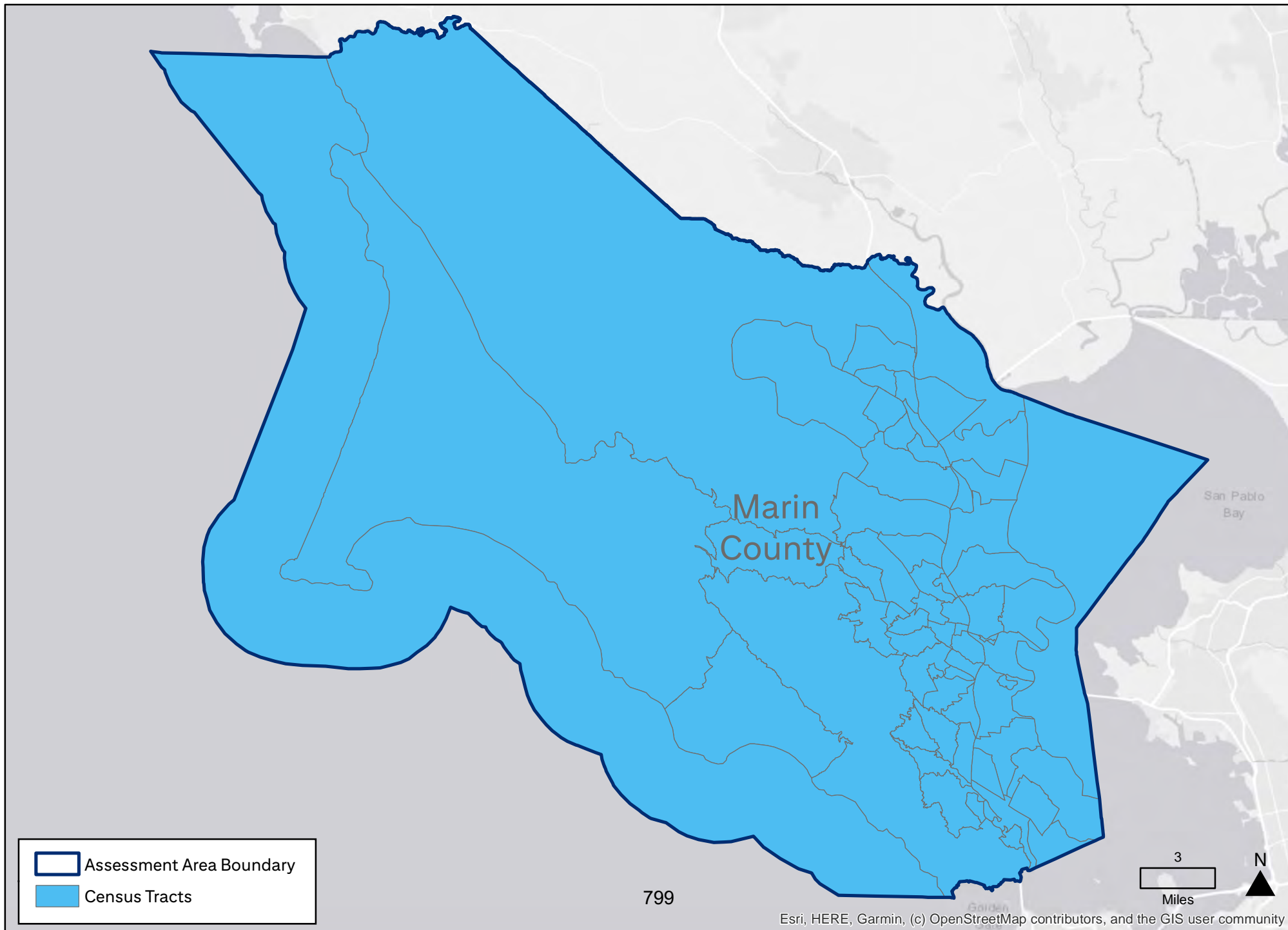


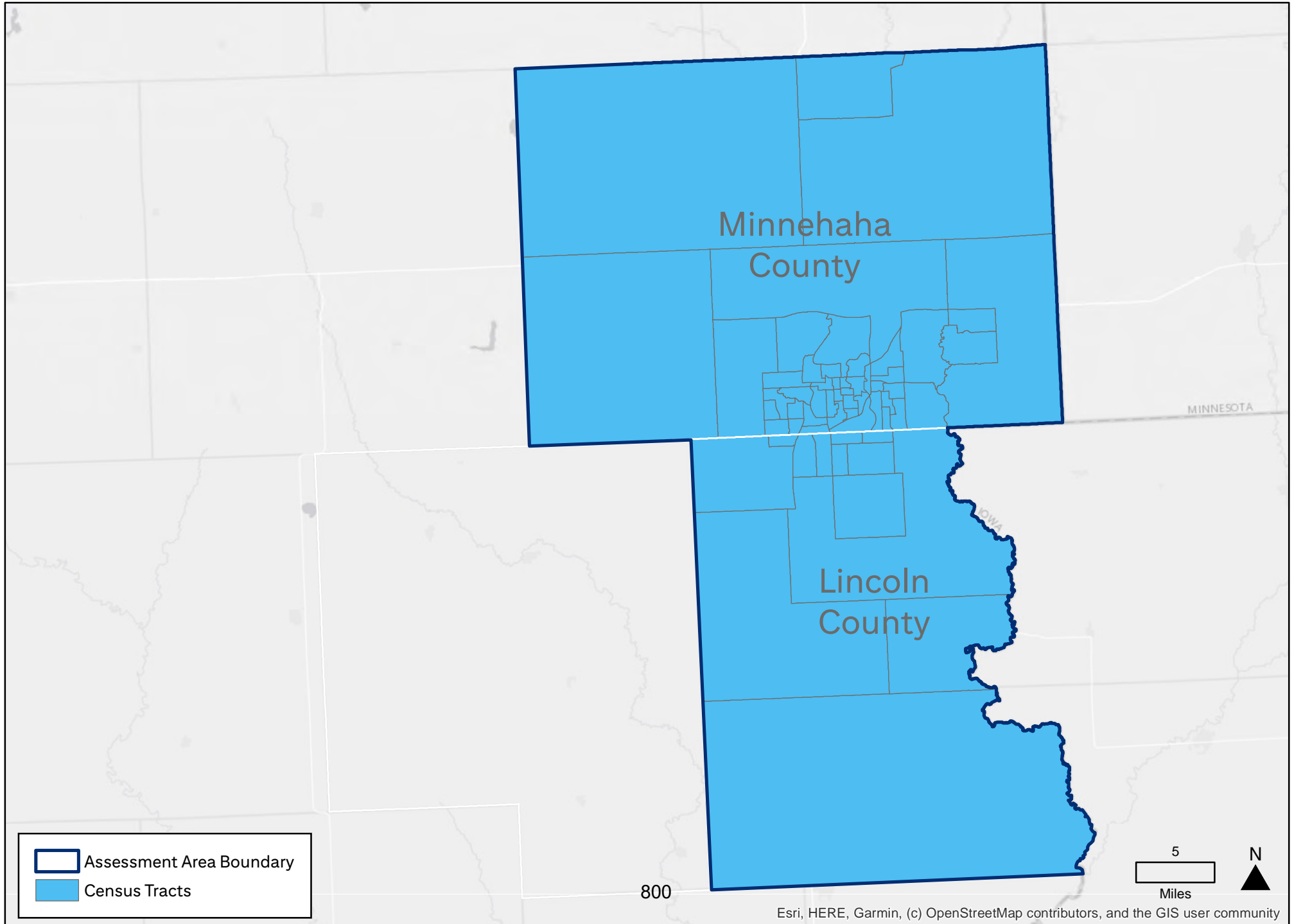




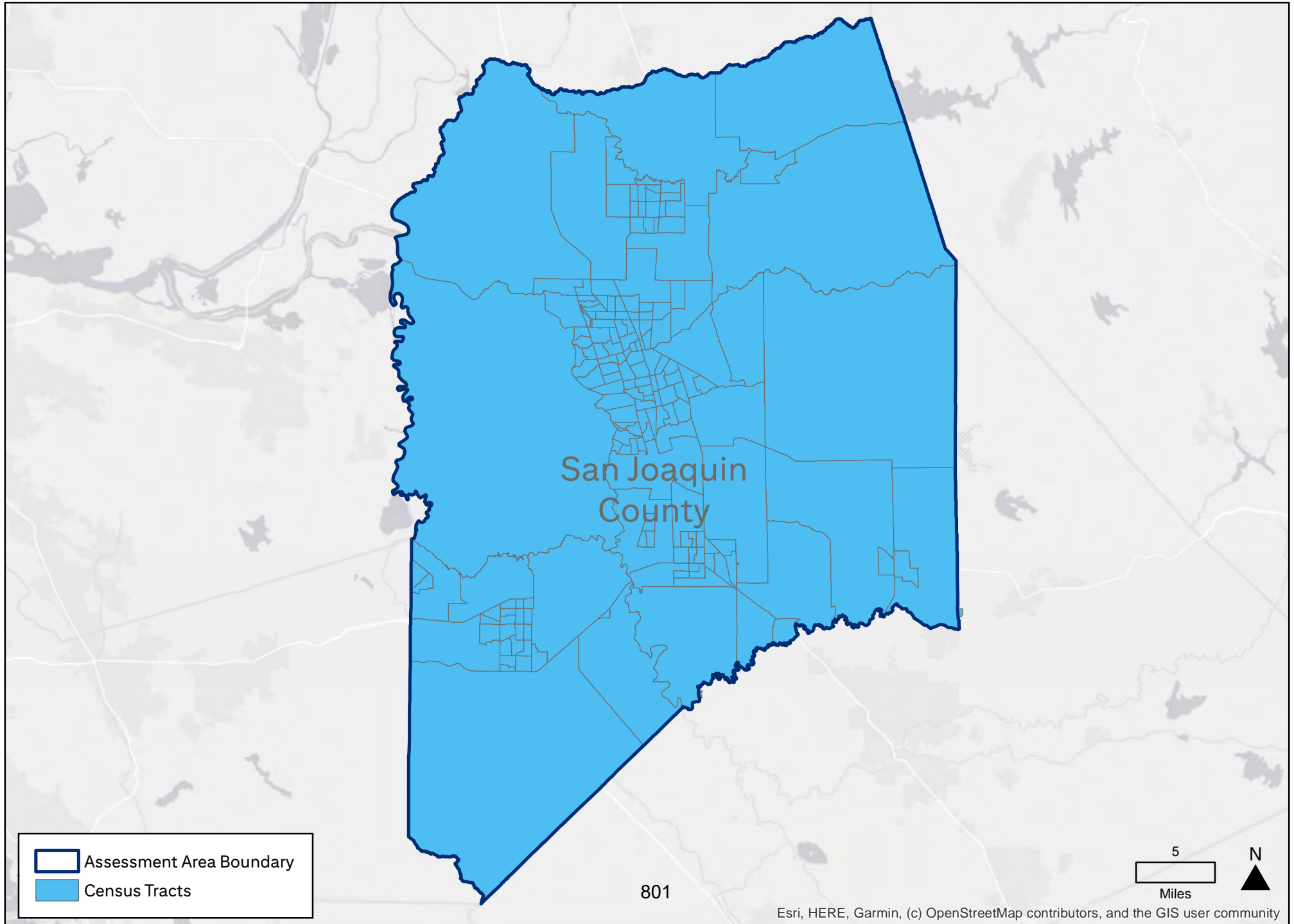




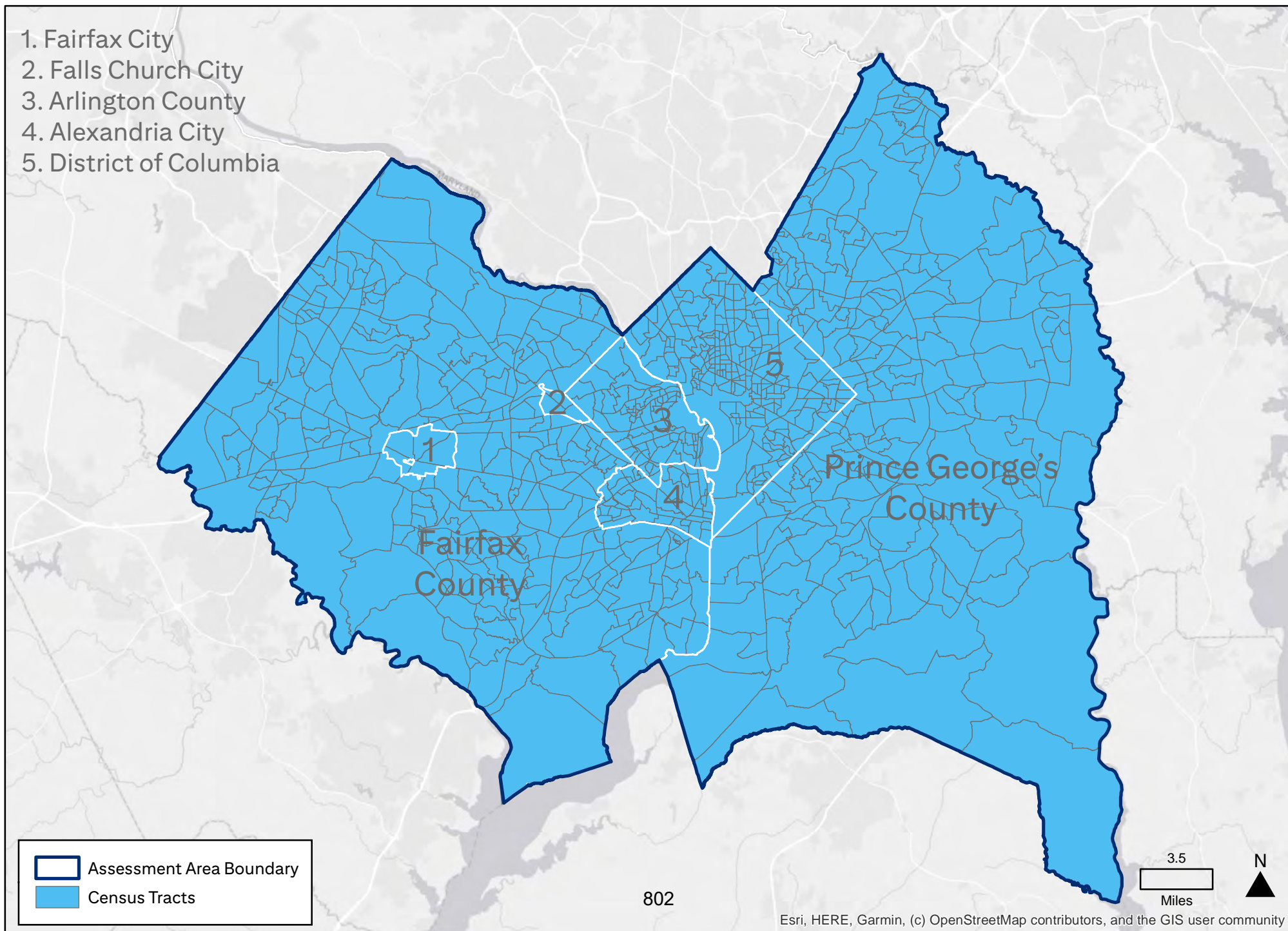




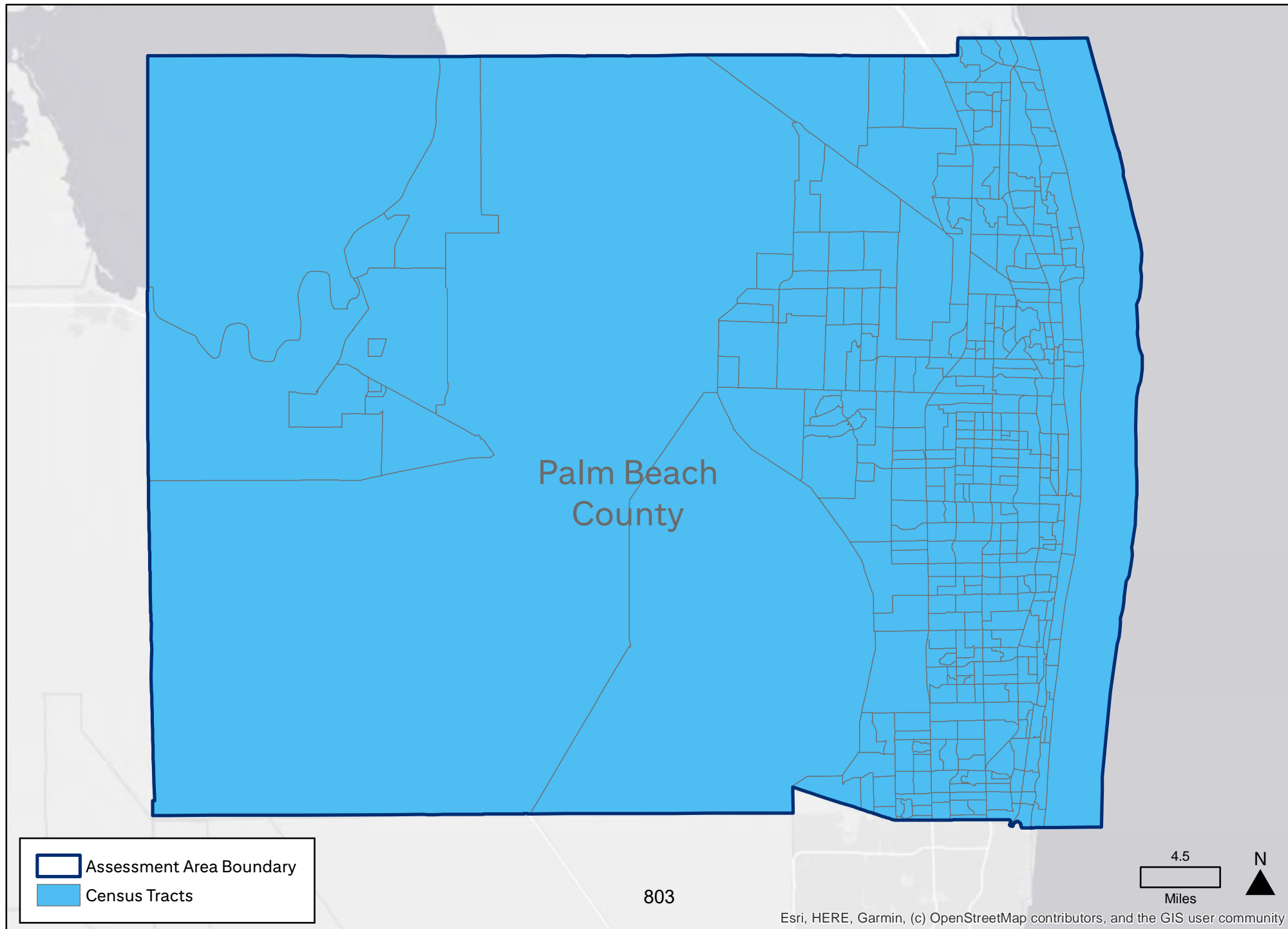




1. Fairfax City
2. Falls Church City
3. Arlington County
4. Alexandria City
5. District of Columbia









# Census Tract Listing

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4001.00	Upper	192.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4002.00	Upper	196.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4003.00	Upper	155.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4004.00	Upper	171.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4005.00	Middle	107.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4006.00	Middle	92.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4007.00	Moderate	75.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4008.00	Moderate	78.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4009.00	Moderate	75.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4010.00	Middle	88.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4011.00	Middle	100.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4012.00	Middle	105.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4013.00	Moderate	74.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4014.00	Low	36.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4015.00	Moderate	64.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4016.00	Low	48.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4017.00	Middle	106.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4018.00	Moderate	61.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4022.00	Low	47.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4024.00	Low	27.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4025.00	Low	36.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4026.00	Low	34.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4027.00	Middle	83.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4028.01	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4028.02	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4029.00	Low	15.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4030.00	Low	25.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4031.00	Middle	94.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4033.01	Low	28.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4033.02	Upper	184.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4034.01	Moderate	54.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4034.02	Low	33.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4035.01	Middle	80.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4035.02	Middle	92.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4036.00	Moderate	69.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4037.01	Middle	92.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4037.02	Upper	130.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4038.00	Upper	147.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4039.00	Upper	134.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4040.00	Moderate	75.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4041.01	Upper	136.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4041.02	Middle	102.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4042.00	Upper	190.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4043.00	Upper	190.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4044.00	Upper	159.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4045.01	Upper	193.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4045.02	Upper	173.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4046.00	Upper	162.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4047.00	Upper	170.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4048.00	Upper	130.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4049.00	Upper	127.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4050.00	Upper	136.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4051.00	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4052.00	Middle	107.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4053.01	Moderate	69.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4053.02	Middle	91.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4054.01	Low	46.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4054.02	Low	46.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4055.00	Moderate	79.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4056.00	Moderate	68.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4057.00	Moderate	66.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4058.00	Moderate	51.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4059.01	Low	44.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4059.02	Low	36.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4060.00	Low	38.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4061.00	Moderate	52.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4062.01	Low	43.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4062.02	Low	36.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4063.00	Low	36.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4064.00	Moderate	78.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4065.00	Low	45.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4066.01	Moderate	59.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4066.02	Moderate	55.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4067.00	Middle	110.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4068.00	Middle	100.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4069.00	Middle	104.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4070.00	Moderate	55.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4071.01	Low	34.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4071.02	Moderate	55.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4072.00	Low	42.1

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4073.00	Moderate	54.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4074.00	Moderate	60.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4075.00	Low	29.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4076.00	Moderate	66.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4077.00	Middle	94.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4078.00	Middle	91.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4079.00	Middle	117.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4080.00	Upper	176.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4081.00	Upper	125.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4082.00	Moderate	79.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4083.00	Middle	109.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4084.00	Moderate	60.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4085.00	Moderate	52.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4086.00	Low	46.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4087.00	Low	39.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4088.00	Low	32.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4089.00	Low	38.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4090.00	Moderate	52.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4091.00	Moderate	50.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4092.00	Low	47.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4093.00	Low	42.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4094.00	Low	33.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4095.00	Low	37.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4096.00	Low	44.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4097.00	Low	41.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4098.00	Middle	82.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4099.00	Upper	130.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4100.00	Middle	103.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4101.00	Moderate	58.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4102.00	Moderate	54.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4103.00	Low	41.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4104.00	Moderate	75.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4105.00	Low	26.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4201.00	Upper	128.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4202.00	Middle	107.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4203.01	Middle	101.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4203.02	Middle	90.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4204.01	Low	41.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4204.02	Low	35.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4205.00	Middle	108.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4206.00	Upper	165.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4211.00	Upper	177.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4212.00	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4213.00	Upper	159.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4214.00	Upper	170.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4215.00	Upper	198.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4216.00	Upper	156.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4217.00	Upper	121.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4218.00	Upper	137.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4219.00	Middle	116.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4220.00	Middle	95.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4221.00	Moderate	79.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4222.00	Middle	100.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4223.00	Upper	124.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4224.00	Moderate	58.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4225.00	Middle	83.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4227.00	Upper	126.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4228.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4229.01	Moderate	50.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4229.02	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4230.00	Middle	90.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4231.00	Moderate	53.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4232.00	Middle	96.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4233.00	Middle	119.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4234.00	Middle	93.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4235.00	Moderate	64.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4236.01	Middle	113.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4236.02	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4237.00	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4238.00	Upper	188.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4239.01	Middle	112.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4239.02	Upper	162.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4240.01	Middle	87.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4240.02	Middle	82.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4251.01	Middle	109.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4251.02	Middle	112.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4251.03	Upper	162.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4251.04	Middle	89.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4261.00	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4262.00	Upper	202.7

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4271.00	Upper	136.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4272.00	Middle	84.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4273.00	Middle	91.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4276.00	Moderate	65.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4277.00	Middle	97.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4278.00	Middle	108.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4279.00	Middle	101.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4280.00	Middle	88.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4281.00	Middle	110.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4282.00	Middle	98.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4283.01	Upper	136.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4283.02	Upper	168.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4284.00	Moderate	73.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4285.00	Middle	91.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4286.00	Middle	109.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4287.00	Middle	112.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4301.01	Upper	148.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4301.02	Upper	146.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4302.00	Upper	132.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4303.00	Upper	127.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4304.00	Upper	153.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4305.00	Moderate	77.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4306.00	Middle	107.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4307.00	Middle	94.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4308.00	Middle	83.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4309.00	Moderate	69.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4310.00	Moderate	70.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4311.00	Middle	84.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4312.00	Middle	85.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4321.00	Upper	133.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4322.00	Middle	102.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4323.00	Middle	101.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4324.00	Moderate	65.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4325.01	Moderate	68.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4325.02	Moderate	66.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4326.01	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4326.02	Moderate	74.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4327.00	Middle	110.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4328.00	Middle	112.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4330.00	Moderate	75.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4331.02	Middle	88.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4331.03	Moderate	66.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4331.04	Low	49.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4332.00	Moderate	59.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4333.00	Moderate	79.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4334.00	Middle	110.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4335.00	Middle	84.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4336.00	Moderate	60.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4337.00	Moderate	74.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4338.01	Moderate	59.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4338.02	Middle	90.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4339.00	Low	47.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4340.00	Low	41.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4351.02	Middle	106.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4351.03	Upper	177.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4351.04	Middle	80.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4352.00	Middle	100.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4353.00	Moderate	64.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4354.00	Moderate	72.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4355.00	Moderate	68.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4356.01	Moderate	62.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4356.02	Moderate	66.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4357.00	Moderate	75.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4358.00	Middle	97.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4359.00	Middle	81.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4360.00	Moderate	74.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4361.00	Middle	98.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4362.00	Low	46.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4363.01	Middle	84.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4363.02	Moderate	73.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4364.02	Middle	117.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4364.03	Middle	90.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4364.04	Middle	111.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4365.00	Moderate	57.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4366.01	Moderate	67.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4366.02	Moderate	67.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4367.00	Moderate	68.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4368.00	Middle	89.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4369.00	Moderate	60.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4370.00	Middle	83.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4371.01	Middle	85.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4371.02	Moderate	78.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4372.00	Moderate	79.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4373.00	Moderate	61.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4374.00	Moderate	73.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4375.00	Moderate	63.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4376.00	Middle	89.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4377.01	Moderate	50.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4377.02	Moderate	51.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4378.00	Middle	107.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4379.00	Moderate	74.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4380.00	Middle	91.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4381.00	Middle	107.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4382.01	Moderate	69.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4382.03	Middle	103.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4382.04	Moderate	77.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4383.00	Middle	82.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4384.00	Moderate	76.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4401.00	Middle	81.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4402.00	Moderate	69.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.01	Middle	95.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.04	Middle	97.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.05	Upper	120.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.06	Moderate	78.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.07	Middle	87.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.08	Middle	95.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.31	Middle	88.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.32	Upper	143.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.33	Middle	109.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.34	Middle	101.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.36	Middle	101.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.37	Upper	177.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4403.38	Upper	129.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4411.00	Upper	122.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4412.00	Upper	126.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4413.01	Middle	106.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4413.02	Upper	146.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4414.01	Middle	118.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4414.02	Upper	139.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.01	Upper	139.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.03	Upper	159.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.21	Upper	180.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.22	Upper	133.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.23	Upper	130.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.24	Upper	164.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4415.25	Middle	102.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4416.01	Upper	124.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4416.02	Middle	106.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4417.01	Upper	144.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4417.02	Middle	103.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4418.00	Upper	138.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.21	Middle	114.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.23	Middle	101.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.24	Upper	132.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.26	Middle	83.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.27	Middle	107.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.28	Middle	103.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4419.29	Upper	125.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4420.00	Upper	150.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4421.00	Upper	163.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4422.00	Upper	164.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4423.01	Middle	108.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4423.02	Middle	92.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4424.00	Middle	113.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4425.01	Middle	98.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4425.02	Middle	87.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4426.01	Upper	130.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4426.02	Middle	90.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4427.00	Upper	149.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4428.00	Upper	120.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4429.00	Middle	115.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4430.01	Middle	96.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4430.02	Middle	95.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4431.02	Upper	163.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4431.03	Upper	185.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4431.04	Upper	146.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4431.05	Upper	165.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4432.00	Upper	191.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4433.01	Upper	157.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4433.21	Middle	106.6



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4433.22	Upper	150.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4441.00	Middle	112.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4442.00	Middle	115.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4443.01	Middle	118.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4443.03	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4443.04	Middle	103.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4444.00	Moderate	73.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4445.00	Middle	87.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4446.01	Upper	136.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4446.02	Upper	129.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4501.01	Upper	128.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4501.02	Middle	114.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4502.00	Middle	83.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4503.00	Middle	103.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4504.00	Middle	116.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4505.01	Upper	145.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4505.02	Upper	156.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.01	Upper	188.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.03	Upper	153.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.04	Upper	144.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.05	Upper	132.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.06	Upper	159.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.07	Upper	147.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.08	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4506.09	Upper	138.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.01	Upper	188.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.41	Middle	118.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.42	Upper	137.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.43	Upper	121.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.44	Upper	153.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.45	Upper	176.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.46	Upper	158.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.50	Middle	108.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.51	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4507.52	Upper	195.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4511.02	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4511.03	Upper	198.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4511.04	Upper	146.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4512.01	Middle	96.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4512.02	Middle	120.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4513.00	Middle	115.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4514.01	Middle	96.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4514.03	Middle	118.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4514.04	Moderate	76.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4515.01	Upper	127.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4515.03	Upper	121.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4515.04	Middle	117.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4515.05	Upper	162.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4515.06	Middle	87.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4516.01	Upper	152.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4516.02	Upper	121.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4517.01	Upper	123.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4517.03	Upper	140.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	4517.04	Upper	121.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	9819.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	9820.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	9821.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	9832.00	Upper	171.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	001 Alameda County	9900.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3010.00	Middle	88.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.05	Moderate	70.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.06	Middle	86.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.07	Moderate	71.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.09	Middle	97.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.11	Moderate	76.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.12	Upper	127.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.13	Middle	107.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3020.14	Middle	102.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3031.04	Middle	113.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3031.05	Moderate	77.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3031.06	Moderate	71.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3031.07	Middle	84.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.02	Upper	120.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.04	Middle	92.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.06	Middle	102.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.07	Moderate	74.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.08	Middle	97.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.09	Middle	99.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.10	Middle	87.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3032.11	Middle	118.6

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.01	Upper	148.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.02	Moderate	68.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.03	Middle	109.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.04	Middle	98.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.06	Upper	144.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3040.07	Middle	104.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3050.00	Low	36.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3060.02	Moderate	51.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3060.03	Moderate	66.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3060.04	Moderate	60.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3071.01	Moderate	74.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3071.02	Moderate	54.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3072.01	Low	49.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3072.02	Low	28.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3072.04	Moderate	68.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3072.05	Low	35.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3080.01	Moderate	60.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3080.02	Middle	91.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3090.00	Moderate	52.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3100.00	Moderate	52.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3110.00	Moderate	55.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3120.00	Low	45.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3131.02	Moderate	60.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3131.04	Low	39.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3131.05	Moderate	58.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3131.06	Middle	105.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3131.07	Middle	90.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3132.03	Middle	93.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3132.04	Moderate	68.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3132.05	Moderate	76.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3132.06	Moderate	51.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3141.02	Moderate	59.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3141.03	Moderate	54.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3141.05	Low	44.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3141.06	Moderate	54.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3142.00	Low	40.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3150.00	Moderate	72.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3160.00	Low	31.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3170.00	Moderate	72.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3180.00	Middle	88.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3190.01	Upper	120.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3190.02	Middle	85.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3200.01	Moderate	72.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3200.03	Middle	111.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3200.04	Middle	104.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3211.01	Middle	107.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3211.02	Middle	119.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3211.03	Middle	112.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3212.00	Moderate	79.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3220.00	Upper	141.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3230.00	Middle	107.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3240.02	Middle	101.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3240.03	Moderate	78.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3240.04	Upper	129.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3250.00	Middle	119.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3260.00	Middle	117.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3270.01	Moderate	61.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3270.02	Middle	87.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3280.00	Moderate	53.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3290.00	Moderate	77.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3300.00	Middle	90.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3310.00	Moderate	77.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3320.00	Middle	96.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3331.01	Middle	95.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3331.02	Middle	91.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3332.00	Middle	103.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3340.01	Middle	86.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3340.06	Middle	111.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3340.07	Moderate	77.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3340.08	Middle	93.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3342.00	Upper	147.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3350.00	Middle	94.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3361.01	Moderate	66.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3361.03	Low	44.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3361.04	Low	47.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3362.01	Moderate	78.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3362.02	Low	45.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3371.00	Middle	109.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3372.01	Moderate	65.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3372.02	Moderate	61.4



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3373.00	Middle	113.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3381.01	Moderate	61.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3381.02	Upper	131.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3382.01	Upper	172.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3382.03	Upper	140.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3382.04	Middle	108.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3383.01	Upper	147.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3383.02	Upper	167.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3390.01	Moderate	69.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3390.03	Middle	93.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3390.04	Upper	127.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3400.01	Moderate	75.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3400.03	Upper	138.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3400.04	Upper	150.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3410.00	Upper	154.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3430.01	Middle	119.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3430.02	Upper	142.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3430.03	Upper	149.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.01	Upper	151.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.02	Upper	133.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.03	Upper	154.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.05	Upper	143.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.11	Upper	124.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.12	Upper	149.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.13	Upper	190.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.14	Upper	142.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.15	Upper	180.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.16	Upper	161.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.17	Upper	202.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3451.18	Upper	132.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3452.03	Upper	170.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3452.04	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3452.05	Upper	123.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3452.06	Middle	116.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3461.01	Upper	161.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3461.02	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3462.03	Upper	156.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3462.04	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3462.05	Upper	157.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3462.06	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3470.00	Upper	158.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3480.00	Upper	196.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3490.00	Upper	134.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3500.00	Upper	175.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3511.01	Middle	82.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3511.03	Moderate	78.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3511.04	Moderate	72.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3511.05	Low	45.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3512.00	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3521.01	Upper	180.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3521.02	Upper	175.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3522.01	Upper	141.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3522.02	Upper	142.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3530.01	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3530.02	Upper	202.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3540.01	Upper	159.4
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3540.02	Upper	202.7

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3553.10	Middle	85.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3560.01	Middle	92.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3560.02	Upper	124.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3570.00	Middle	84.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3580.00	Moderate	56.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3591.02	Middle	85.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3591.03	Middle	90.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3591.04	Moderate	66.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3591.05	Middle	114.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3592.02	Middle	97.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3592.03	Middle	95.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3592.04	Middle	106.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3601.01	Middle	105.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3601.02	Middle	108.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3602.00	Middle	82.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3610.00	Middle	86.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3620.00	Middle	108.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3630.00	Moderate	69.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3640.02	Middle	83.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3650.02	Low	47.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3650.03	Moderate	69.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3660.01	Moderate	60.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3660.02	Low	49.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3671.00	Moderate	56.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3672.00	Moderate	66.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3680.01	Moderate	53.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3680.02	Moderate	50.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3690.01	Moderate	52.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3690.02	Moderate	66.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3700.00	Middle	83.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3710.00	Moderate	68.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3720.00	Moderate	59.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3730.00	Moderate	51.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3740.00	Moderate	60.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3750.00	Moderate	52.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3760.00	Low	47.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3770.00	Low	41.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3780.00	Upper	143.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3790.00	Low	45.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3800.01	Middle	106.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3800.02	Low	39.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3810.00	Moderate	57.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3820.00	Low	42.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3830.00	Moderate	75.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3840.00	Upper	140.3
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3851.00	Upper	145.9
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3852.00	Middle	109.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3860.00	Moderate	57.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3870.00	Moderate	76.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3880.00	Middle	101.1
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3891.00	Middle	92.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3892.00	Moderate	61.6
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3901.00	Upper	133.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3902.00	Upper	160.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3910.00	Upper	178.7
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3920.00	Upper	154.2
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3922.01	Moderate	70.8
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3922.02	Moderate	73.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	3923.00	Upper	128.5
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	9800.00	NA	0.0
06 CA	36084 Oakland-Berkeley-Livermore, CA MD	013 Contra Costa County	9900.00	NA	0.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0001.00	Low	40.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0002.00	Moderate	72.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0003.00	Moderate	55.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0004.00	Low	46.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0005.01	Low	44.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0005.02	Moderate	54.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0006.01	Low	37.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0006.02	NA	0.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0007.01	Low	39.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0007.02	Low	49.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0009.01	Moderate	57.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0009.02	Low	37.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0010.00	Low	43.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0011.00	Moderate	62.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0012.01	Moderate	74.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0012.02	Moderate	63.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0013.01	Moderate	58.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0013.03	Moderate	53.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0013.04	Low	42.2

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.07	Low	49.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.08	Upper	123.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.09	Upper	176.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.11	Middle	100.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.12	Upper	122.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.13	Upper	168.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.15	Moderate	79.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.16	Upper	133.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.17	Upper	200.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0014.18	Upper	157.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0015.00	Moderate	72.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0016.00	Middle	103.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0017.00	Upper	127.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0018.00	Middle	117.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0020.00	Low	48.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0021.00	Moderate	75.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0022.00	Middle	88.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0023.00	Moderate	59.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0024.00	Low	38.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0025.01	Moderate	51.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0025.02	Moderate	63.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0026.01	Low	49.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0026.02	Moderate	68.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0027.01	Moderate	50.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0027.02	Low	47.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0028.00	Moderate	50.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0029.03	Low	48.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0029.04	Middle	84.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0029.05	Moderate	73.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0029.06	Moderate	71.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0030.01	Moderate	70.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0030.03	Moderate	72.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0030.04	Middle	99.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0031.02	Moderate	73.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0031.03	Moderate	60.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0031.04	Middle	98.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0032.01	Middle	95.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0032.02	Low	44.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0033.01	Moderate	63.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0033.02	Moderate	58.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0034.01	Moderate	54.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0034.02	Middle	94.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0035.00	Middle	97.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0036.00	Upper	126.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0037.01	Moderate	69.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0037.02	Moderate	55.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.04	Middle	115.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.05	Moderate	79.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.07	Moderate	63.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.08	Middle	117.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.09	Middle	91.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.10	Middle	105.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.11	Upper	120.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0038.12	Upper	173.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0039.00	Middle	113.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0040.03	Upper	152.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0040.04	Middle	111.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0040.05	Moderate	67.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0040.06	Moderate	61.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0041.00	Middle	86.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.05	Middle	83.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.08	Upper	173.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.10	Middle	88.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.11	Middle	115.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.12	Moderate	68.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.13	Upper	124.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.14	Upper	128.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.15	Middle	118.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.16	Upper	139.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.17	Middle	91.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0042.18	Upper	143.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0043.01	Upper	221.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0043.02	Upper	198.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0043.03	Upper	229.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.04	Moderate	67.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.05	Upper	206.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.06	Upper	121.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.09	Middle	108.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.10	Upper	123.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0044.11	Upper	249.2

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA MSA	019 Fresno County	0045.03	Upper	120.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0045.04	Middle	87.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0045.05	Middle	80.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0045.06	Upper	192.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0046.01	Upper	123.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0046.02	Upper	153.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0047.03	Middle	88.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0047.04	Low	47.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0047.05	Moderate	70.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0047.06	Moderate	70.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0048.01	Moderate	70.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0048.02	Low	38.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0049.01	Middle	96.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0049.02	Middle	107.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0050.00	Middle	107.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0051.00	Moderate	63.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0052.02	Moderate	62.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0052.03	Moderate	66.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0052.04	Moderate	71.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0053.01	Moderate	77.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0053.02	Middle	83.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0053.04	Moderate	57.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0053.05	Middle	117.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.03	Low	36.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.05	Upper	132.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.06	Middle	113.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.07	Upper	122.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.08	Low	42.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.09	Moderate	72.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0054.10	Middle	110.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.03	Upper	233.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.04	Upper	195.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.05	Upper	154.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.07	Upper	195.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.08	Upper	216.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.09	Upper	136.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.12	Upper	156.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.13	Upper	211.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.14	Upper	181.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.15	Upper	217.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.16	Upper	167.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.18	Upper	183.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.20	Upper	254.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.22	Upper	256.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.24	Upper	229.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.25	Upper	278.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.26	Upper	127.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.27	Upper	155.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.28	Upper	254.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0055.29	Upper	194.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0056.02	Middle	103.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0056.05	Upper	155.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0056.06	Upper	154.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0056.07	Moderate	60.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0056.08	Middle	94.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0057.01	Upper	122.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0057.02	Upper	171.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0057.03	Upper	151.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0057.04	Middle	83.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0058.01	Middle	111.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0058.02	Upper	248.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0058.04	Upper	124.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0058.05	Upper	157.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.04	Upper	163.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.06	Upper	140.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.07	Upper	154.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.11	Upper	171.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.12	Upper	196.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.13	Upper	171.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.14	Upper	210.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.15	Upper	182.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0059.16	Upper	200.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0060.01	Upper	139.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0060.02	Middle	101.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0061.01	Upper	132.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0061.02	Moderate	67.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0062.01	Moderate	53.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0062.02	Middle	80.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0063.01	Middle	111.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0063.02	Upper	159.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.05	Upper	128.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.06	Middle	116.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.07	Upper	197.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.08	Upper	136.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.09	Upper	128.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.10	Middle	119.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0064.11	Upper	133.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0065.01	Low	45.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0065.02	Low	43.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0066.02	Moderate	65.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0066.03	Moderate	76.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0066.05	Moderate	73.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0066.06	Moderate	64.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0067.00	Middle	104.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0068.02	Middle	83.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0069.00	Moderate	73.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0070.02	Moderate	71.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0070.03	Middle	90.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0070.04	Middle	97.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0071.01	Moderate	56.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0071.02	Low	37.5
06 CA	23420 Fresno, CA MSA	019 Fresno County	0072.02	Upper	137.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0072.03	Upper	169.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0072.04	Middle	116.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0073.00	Middle	119.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0074.00	Middle	85.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0075.00	Middle	85.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0076.00	Moderate	70.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0077.00	Middle	80.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0078.01	Moderate	79.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0078.02	Low	40.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0079.03	Middle	96.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0080.00	Upper	137.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0081.00	Middle	80.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0082.00	Moderate	66.9
06 CA	23420 Fresno, CA MSA	019 Fresno County	0083.01	Low	41.4
06 CA	23420 Fresno, CA MSA	019 Fresno County	0083.03	Moderate	68.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0083.04	Moderate	59.7
06 CA	23420 Fresno, CA MSA	019 Fresno County	0084.02	Moderate	68.1
06 CA	23420 Fresno, CA MSA	019 Fresno County	0084.03	Middle	81.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0084.04	Low	41.8
06 CA	23420 Fresno, CA MSA	019 Fresno County	0084.05	Moderate	61.6
06 CA	23420 Fresno, CA MSA	019 Fresno County	0085.01	Moderate	61.3
06 CA	23420 Fresno, CA MSA	019 Fresno County	0085.03	Moderate	54.2
06 CA	23420 Fresno, CA MSA	019 Fresno County	0085.04	Moderate	58.0
06 CA	23420 Fresno, CA MSA	019 Fresno County	0086.00	Moderate	76.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0001.02	Middle	81.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0001.03	Low	49.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0001.04	Middle	81.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0001.05	Middle	97.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0001.06	Middle	107.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0002.01	Moderate	60.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0002.02	Middle	96.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0003.00	Moderate	66.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0004.00	Low	37.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.04	Middle	95.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.05	Upper	135.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.06	Upper	123.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.07	Upper	150.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.08	Upper	169.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.09	Upper	222.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0005.10	Upper	209.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0006.01	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0006.02	Low	22.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0006.03	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0007.01	Middle	90.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0007.02	Middle	111.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0008.00	Middle	98.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.02	Moderate	72.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.03	Middle	117.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.04	Middle	86.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.05	Upper	123.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.06	Middle	90.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.07	Moderate	71.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.08	Upper	168.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.09	Upper	193.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.11	Moderate	65.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.12	Middle	98.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.13	Upper	181.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0009.14	Upper	147.5



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0010.01	Upper	153.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0010.02	Middle	86.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0010.03	Moderate	77.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0011.01	Low	43.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0011.04	Moderate	55.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0011.05	Middle	82.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0011.06	Low	48.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0011.07	Moderate	75.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0012.01	Middle	82.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0012.02	Low	45.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0013.01	Low	46.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0013.02	Low	34.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0014.01	Low	45.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0014.02	Low	41.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0015.00	Low	47.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0016.00	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0017.00	Upper	133.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0018.01	Moderate	74.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0018.03	Middle	119.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0018.04	Moderate	79.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0019.01	Middle	88.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0019.02	Middle	80.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0020.01	Low	19.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0020.02	Low	49.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0021.00	Moderate	51.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0022.01	Moderate	59.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0022.02	Low	46.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0023.02	Moderate	71.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0023.03	Moderate	76.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0023.04	Moderate	72.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0023.05	Moderate	56.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0024.01	Middle	104.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0024.02	Middle	114.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0024.03	Low	38.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0025.01	Moderate	50.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0025.02	Moderate	57.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0025.03	Moderate	63.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0026.00	Moderate	55.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0027.01	Middle	82.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0027.02	Moderate	65.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.04	Upper	134.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.06	Upper	153.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.07	Upper	221.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.11	Upper	218.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.13	Moderate	60.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.14	Moderate	76.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.15	Moderate	76.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.16	Middle	83.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.17	Middle	82.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.18	Upper	144.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.19	Middle	114.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.20	Upper	157.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.21	Upper	130.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.22	Upper	198.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.23	Moderate	77.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.24	Moderate	51.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0028.25	Moderate	65.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0029.01	Middle	94.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0029.02	Middle	84.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0030.01	Moderate	66.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0030.02	Low	47.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.03	Middle	80.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.12	Middle	104.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.13	Middle	83.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.24	Upper	143.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.25	Middle	102.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.26	Moderate	60.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.27	Moderate	61.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.28	Middle	85.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.29	Middle	91.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.30	Upper	202.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.31	Middle	100.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.32	Middle	94.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.33	Upper	143.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.34	Middle	118.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.35	Upper	186.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.36	Middle	88.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0031.37	Moderate	78.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.03	Upper	165.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.07	Middle	90.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.08	Middle	91.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.09	Upper	122.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.10	Middle	112.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.11	Middle	109.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.12	Upper	269.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.13	Upper	164.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.14	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.15	Middle	97.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.16	Upper	134.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.17	Upper	137.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.18	Upper	139.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.19	Upper	174.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.20	Upper	179.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.21	Upper	146.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0032.22	Middle	92.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0033.03	Moderate	72.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0033.04	Middle	113.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0033.05	Middle	89.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0033.07	Middle	90.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0033.08	Middle	98.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0034.00	Moderate	71.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0035.00	Middle	99.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0036.00	Moderate	51.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.06	Upper	209.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.07	Upper	150.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.08	Upper	129.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.10	Upper	222.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.11	Middle	105.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.12	Upper	143.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.14	Upper	187.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.15	Upper	188.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.16	Middle	110.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.17	Upper	178.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.18	Upper	146.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.19	Upper	200.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.20	Upper	227.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.21	Upper	216.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.22	Upper	206.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.23	Upper	209.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.24	Upper	127.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.25	Upper	214.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.26	Upper	233.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0038.27	Upper	212.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0039.00	Middle	102.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0040.01	Middle	101.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0040.02	Middle	99.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0041.01	Middle	87.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0041.02	Moderate	54.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0043.02	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0043.03	Moderate	69.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0043.04	Moderate	77.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0043.05	Upper	162.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0044.02	Moderate	55.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0044.03	Middle	98.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0044.04	Moderate	64.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0045.00	Moderate	70.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0046.01	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0046.03	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0046.05	Upper	137.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0046.06	Moderate	73.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0046.07	Middle	100.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0047.02	Moderate	55.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0047.03	Moderate	62.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0047.04	Moderate	67.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0048.01	Moderate	67.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0048.02	Moderate	51.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0049.01	Moderate	52.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0049.03	Middle	89.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0049.04	Middle	106.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0050.03	Moderate	74.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0050.05	Moderate	74.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0050.06	Upper	141.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0051.03	Moderate	76.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0051.04	Upper	197.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0052.03	Moderate	62.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0052.05	Low	43.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0052.06	Moderate	72.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0052.07	Middle	90.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0052.08	Moderate	51.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0053.00	Moderate	79.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.02	Upper	160.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.05	Middle	88.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.06	Upper	168.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.07	Middle	91.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.08	Upper	184.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.09	Upper	158.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0054.10	Middle	81.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.08	Middle	101.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.09	Upper	162.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.10	Upper	129.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.11	Middle	86.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.12	Upper	148.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.13	Upper	145.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0055.14	Upper	145.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0056.00	Middle	100.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0057.00	Middle	118.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0058.03	Middle	80.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0058.04	Moderate	76.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0058.05	Upper	148.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0058.06	Upper	191.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0059.00	Moderate	79.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.02	NA	0.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.03	Middle	98.8
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.04	Middle	91.6
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.06	Upper	183.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.09	Upper	155.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.10	Upper	164.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.11	Upper	147.4
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0060.12	Upper	169.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0061.01	Middle	100.9
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0061.02	Upper	164.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0062.01	Moderate	65.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0062.02	Moderate	75.5
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0063.01	Moderate	65.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0063.03	Moderate	66.1
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0063.04	Moderate	51.0
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0064.03	Moderate	72.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0064.04	Low	43.2
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0064.05	Moderate	78.7
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0064.06	Low	47.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0065.00	Moderate	77.3
06 CA	12540 Bakersfield, CA MSA	029 Kern County	0066.00	Moderate	77.4
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0001.00	Upper	151.3
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0002.00	Upper	132.8
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0004.02	Upper	122.8
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0004.03	Middle	97.1
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0004.05	Middle	80.0
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0004.06	Upper	157.1
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0004.07	Middle	108.6
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0005.00	Middle	85.9
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0006.02	Upper	142.8
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0006.03	Upper	201.0
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0006.04	Upper	127.6
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0007.01	Upper	147.2
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0007.02	Middle	96.4
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0008.00	Middle	86.9
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0009.01	Moderate	70.7
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0009.02	Moderate	74.5
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0010.01	Upper	142.5
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0010.02	Moderate	78.7
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0010.03	Middle	93.7
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0011.00	Moderate	51.8
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0012.00	Middle	107.2
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0013.00	Moderate	50.5
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0014.01	Moderate	71.5
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0014.02	Moderate	52.4
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0015.00	Middle	103.3
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0016.01	Middle	81.5
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0017.02	Moderate	76.4
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	0017.03	Moderate	77.8
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	9800.00	Middle	89.7
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	9801.00	NA	0.0
06 CA	25260 Hanford-Corcoran, CA MSA	031 Kings County	9818.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1011.10	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1011.22	Upper	129.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1012.20	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1012.21	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1012.22	Low	36.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1013.00	Upper	133.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1014.00	Upper	132.4



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1021.03	Middle	85.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1021.04	Upper	136.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1021.05	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1021.07	Middle	104.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1031.01	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1031.02	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1032.01	Upper	126.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1032.02	Upper	143.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1033.00	Upper	167.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1034.01	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1034.02	Upper	153.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1041.03	Upper	134.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1041.05	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1041.08	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1041.24	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1042.01	Middle	93.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1042.03	Moderate	56.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1042.04	Moderate	70.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1043.10	Middle	109.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1043.21	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1043.22	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1044.01	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1044.03	Middle	85.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1044.04	Moderate	64.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1045.00	Middle	85.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1046.10	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1046.20	Middle	93.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1047.01	Moderate	50.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1047.03	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1047.04	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1048.21	Moderate	75.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1048.22	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1048.23	Middle	104.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1048.24	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1060.10	Upper	131.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1060.20	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1061.11	Upper	142.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1061.12	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1061.13	Upper	136.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1061.14	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1064.03	Middle	111.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1064.05	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1064.06	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1064.07	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1064.08	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1065.10	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1065.20	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.03	Upper	161.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.04	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.41	Upper	159.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.42	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.43	Upper	235.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.45	Upper	167.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.46	Upper	153.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.48	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1066.49	Upper	126.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1070.10	Middle	101.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1070.20	Middle	96.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1081.01	Upper	182.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1081.02	Upper	139.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1081.03	Upper	164.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1081.04	Upper	197.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1082.02	Upper	209.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1082.03	Upper	178.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1082.04	Upper	165.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1091.00	Middle	118.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1092.00	Upper	149.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1093.00	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1094.00	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1095.00	Moderate	63.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1096.01	Upper	128.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1096.03	Middle	87.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1096.04	Middle	119.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1097.00	Upper	144.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1098.00	Upper	128.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1111.00	Upper	140.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1112.01	Upper	133.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1112.02	Upper	179.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1112.04	Upper	189.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1112.05	Middle	111.2

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1112.06	Upper	171.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1113.02	Middle	102.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1113.03	Upper	123.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1113.04	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1114.01	Upper	144.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1114.02	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1131.01	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1131.02	Upper	213.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.11	Upper	127.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.12	Upper	150.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.13	Upper	150.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.31	Upper	167.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.32	Upper	157.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.34	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.35	Upper	163.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.37	Upper	205.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.38	Moderate	65.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1132.39	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1133.01	Upper	184.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1133.03	Middle	115.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1133.22	Upper	123.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1133.23	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1133.24	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.23	Middle	112.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.24	Upper	162.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.25	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.26	Middle	95.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.27	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1134.28	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1151.01	Upper	188.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1151.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1151.04	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1152.02	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1152.03	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1152.04	Middle	83.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1153.01	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1153.02	Moderate	68.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1154.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1154.03	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1154.04	Middle	83.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1171.01	Upper	122.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1171.02	Middle	101.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1172.01	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1172.02	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1173.01	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1173.02	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1173.03	Middle	117.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1174.04	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1174.05	Low	43.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1174.07	Low	49.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1174.08	Low	45.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1175.10	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1175.20	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1175.30	Moderate	61.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1190.01	Middle	109.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1190.03	Middle	118.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1190.04	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1192.01	Middle	112.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1192.02	Middle	113.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1193.10	Middle	88.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1193.20	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1193.40	Low	41.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1193.41	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1193.42	Middle	80.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1194.00	Middle	104.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1197.00	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1198.01	Upper	123.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1198.02	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1199.00	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1200.10	Moderate	67.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1200.20	Low	35.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1200.30	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.03	Low	37.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.04	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.05	Moderate	52.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.06	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.07	Moderate	51.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1201.08	Low	45.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1203.00	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1204.00	Moderate	79.8

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1210.10	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1210.20	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1211.01	Middle	89.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1211.02	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1212.10	Middle	116.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1212.21	Middle	112.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1212.22	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1216.00	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1218.01	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1218.02	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1219.00	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1220.00	Middle	102.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1221.20	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1221.21	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1221.22	Moderate	53.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1222.00	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1224.10	Moderate	58.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1224.20	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1230.10	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1230.20	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1231.03	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1231.04	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1232.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1232.04	Moderate	79.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1232.05	Moderate	63.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1232.06	Low	48.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1233.01	Middle	91.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1233.03	Moderate	75.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1233.04	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1234.10	Moderate	72.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1234.20	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1235.10	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1235.20	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1236.01	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1236.02	Moderate	71.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1237.00	Middle	107.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1238.00	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1239.01	Moderate	68.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1239.02	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1240.00	Upper	132.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1241.02	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1241.03	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1241.04	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1241.05	Moderate	73.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1242.01	Middle	81.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1242.03	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1242.04	Moderate	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1243.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1244.00	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1245.00	Upper	199.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1246.00	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1247.00	Upper	203.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1249.02	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1249.03	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1251.01	Middle	119.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1251.02	Upper	154.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1252.00	Middle	116.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1253.10	Middle	91.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1253.21	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1253.22	Moderate	54.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1254.02	Upper	130.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1254.03	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1254.04	Middle	81.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1255.01	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1255.02	Upper	132.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1256.00	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1271.02	Moderate	54.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1271.03	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1271.04	Moderate	69.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1272.10	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1272.20	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1273.00	Middle	104.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1274.00	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1275.20	Low	49.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1276.03	Moderate	56.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1276.04	Moderate	61.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1276.05	Low	47.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1276.06	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1277.11	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1277.12	Moderate	65.7

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1278.03	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1278.04	Moderate	72.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1278.05	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1278.06	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1279.10	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1279.20	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1281.01	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1281.02	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1282.10	Low	40.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1282.20	Moderate	55.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1283.02	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1283.03	Low	42.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1284.00	Middle	117.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1285.00	Upper	129.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1286.01	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1286.02	Upper	149.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1287.03	Upper	127.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1287.04	Upper	187.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1288.01	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1288.02	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1289.10	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1310.21	Moderate	69.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1310.22	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1310.23	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1310.24	Upper	121.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1311.00	Upper	133.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1312.00	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1313.00	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1314.00	Middle	107.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1316.00	Middle	102.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1317.01	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1317.02	Middle	80.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1318.01	Moderate	62.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1318.02	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1319.00	Upper	138.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1320.01	Upper	126.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1320.02	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1321.01	Moderate	72.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1321.02	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1323.01	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1323.02	Middle	94.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1325.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1325.02	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1327.00	Middle	90.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1329.00	Middle	108.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1330.00	Middle	106.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1331.01	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1331.02	Middle	85.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1340.01	Middle	84.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1340.02	Middle	85.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1341.01	Middle	80.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1341.03	Middle	92.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1341.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1342.01	Middle	104.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1343.02	Upper	142.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1343.03	Upper	132.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1343.04	Upper	122.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1343.05	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1343.06	Moderate	68.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1344.21	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1344.22	Upper	180.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1344.23	Upper	152.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1344.24	Upper	192.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1345.20	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1345.21	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1345.22	Moderate	62.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1347.10	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1347.20	Middle	105.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1348.01	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1348.02	Middle	109.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1349.01	Middle	111.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1349.04	Middle	111.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1349.05	Upper	130.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1349.06	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1349.07	Upper	148.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1351.02	Upper	186.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1351.11	Upper	143.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1351.13	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1351.15	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1351.16	NA	0.0



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1352.01	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1352.02	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1352.04	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1352.05	Upper	202.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1370.00	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1371.03	Middle	105.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1371.04	Upper	161.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1372.02	Upper	131.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1372.03	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1373.01	Upper	228.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1373.02	Upper	200.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1374.01	Upper	179.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1374.02	Upper	183.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1375.01	Upper	127.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1375.02	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1375.04	Upper	223.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1380.00	Upper	187.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1390.01	Upper	123.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1392.00	Middle	115.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1393.01	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1393.02	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1393.03	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1394.01	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1394.02	Upper	184.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1395.02	Upper	151.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1395.04	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1395.05	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1395.06	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1396.00	Upper	139.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1397.01	Upper	271.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1397.03	Upper	175.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1397.04	Upper	244.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1397.05	Upper	278.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1398.01	Upper	201.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1398.02	Upper	242.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1411.01	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1411.02	Upper	193.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1412.01	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1412.02	Upper	135.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1413.03	Middle	108.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1413.04	Upper	227.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1413.05	Upper	167.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1413.06	Upper	199.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1414.00	Upper	177.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1415.00	Upper	294.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1416.00	Upper	274.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1417.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1431.01	Upper	260.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1431.02	Upper	153.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1432.00	Upper	134.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1433.01	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1433.02	Upper	208.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1434.01	Upper	170.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1434.02	Upper	162.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1435.00	Upper	168.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1436.02	Upper	236.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1436.03	Upper	141.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1436.05	Upper	120.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1436.06	Upper	189.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1437.00	Upper	273.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1438.01	Upper	243.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1438.02	Upper	186.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1439.01	Upper	281.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1439.02	Upper	224.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1810.00	Upper	153.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1813.00	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1814.00	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1815.00	Upper	160.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1816.00	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1831.01	Middle	109.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1831.03	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1831.04	Upper	128.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1832.20	Middle	94.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1832.21	Upper	141.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1832.22	Upper	126.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1833.00	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1834.01	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1834.02	Middle	95.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1835.10	Middle	106.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1835.20	Moderate	70.3

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1836.10	Middle	100.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1836.20	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1837.01	Middle	85.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1837.02	Upper	123.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1838.10	Moderate	77.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1838.20	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1851.01	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1851.02	Upper	183.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1852.02	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1852.03	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1852.04	Upper	129.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1853.10	Middle	94.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1853.20	Moderate	75.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1861.00	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1862.01	Upper	121.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1862.02	Upper	138.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1862.03	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1863.01	Moderate	70.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1863.02	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1864.01	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1864.03	Middle	87.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1864.04	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1871.01	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1871.02	Middle	88.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1872.00	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1873.00	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1881.00	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1882.01	Upper	133.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1882.02	Upper	264.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1883.00	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1891.01	Upper	170.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1891.02	Upper	153.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1892.01	Middle	85.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1892.02	Upper	172.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1893.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1894.00	Upper	217.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1895.01	Upper	221.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1895.02	Middle	116.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1896.00	Upper	136.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1897.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1897.03	Upper	255.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1897.04	Upper	186.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1898.01	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1898.02	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1899.03	Middle	117.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1899.04	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1899.05	Middle	91.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1899.06	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1899.07	Middle	97.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1901.01	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1901.02	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1902.01	Low	37.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1902.02	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1903.02	Middle	91.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1903.03	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1904.01	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1904.02	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1905.10	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1905.20	Moderate	57.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1907.01	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1907.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1908.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1908.02	Middle	83.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1909.01	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1909.02	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1910.00	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1911.10	Moderate	75.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1911.20	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1912.01	Moderate	66.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1912.03	Low	41.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1912.04	Low	46.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1913.01	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1913.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1914.10	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1914.20	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1915.00	Middle	81.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1916.10	Moderate	56.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1916.20	Low	41.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1917.10	Low	39.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1917.20	Low	41.1

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1918.10	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1918.20	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1919.01	Low	48.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1919.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1920.01	Middle	115.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1920.02	Upper	167.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1923.00	Upper	237.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1924.10	Upper	209.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1924.20	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1925.10	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1925.20	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1926.10	Moderate	55.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1926.20	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1927.00	Moderate	69.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1941.01	Upper	152.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1941.02	Upper	208.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1942.00	Upper	269.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1943.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1944.01	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1944.02	Upper	156.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1945.00	Upper	199.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1951.00	Upper	224.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1952.01	Upper	127.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1952.02	Upper	230.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1953.00	Middle	103.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1954.00	Upper	178.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1955.00	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1956.00	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1957.10	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1957.20	Moderate	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1958.02	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1958.03	Middle	96.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1958.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1959.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1959.02	Upper	212.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1959.03	Middle	84.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1972.00	Middle	82.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1973.00	Upper	124.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1974.10	Upper	175.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1974.20	Middle	88.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1975.00	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1976.00	Middle	89.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1977.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1990.01	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1990.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1991.10	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1991.20	Low	40.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1992.01	Moderate	60.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1992.02	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1993.00	Upper	143.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1994.00	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1997.00	Low	49.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1998.01	Moderate	50.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1998.02	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	1999.00	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2011.10	Middle	105.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2011.20	Middle	98.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2012.00	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2013.01	Middle	97.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2013.02	Upper	136.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2014.01	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2014.02	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2015.01	Middle	88.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2015.03	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2015.04	Moderate	74.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2016.01	Moderate	76.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2016.02	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2017.00	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2031.00	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2032.00	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2033.00	Moderate	65.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2035.00	Low	42.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2036.01	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2036.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2037.10	Moderate	79.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2037.20	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2038.00	Moderate	52.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2039.00	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2041.10	Middle	84.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2041.20	Moderate	73.4

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2042.00	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2043.00	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2044.10	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2044.20	Low	40.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2046.00	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2047.00	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2048.10	Moderate	58.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2048.20	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2049.10	Moderate	53.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2049.20	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2051.10	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2051.20	Low	39.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.10	Low	49.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.20	Middle	109.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.50	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.51	Upper	161.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.52	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.53	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2060.54	Low	47.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2062.01	Moderate	52.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2062.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2063.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2063.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2063.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2071.01	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2071.02	Low	39.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2071.03	Low	43.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.04	Upper	137.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.05	Upper	148.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.07	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2073.08	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2074.00	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2075.01	Upper	150.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2075.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2077.11	Upper	193.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2077.12	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2079.01	Upper	151.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2079.02	Upper	168.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2080.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2080.02	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2083.01	Low	48.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2083.02	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2084.01	Low	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2084.02	Moderate	73.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2085.01	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2085.02	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2086.10	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2086.20	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2087.10	Middle	86.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2087.20	Low	41.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2088.01	Moderate	51.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2088.02	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2089.02	Low	36.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2089.03	Low	47.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2089.04	Low	36.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2091.03	Low	33.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2091.04	Low	44.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2091.05	Low	34.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2091.06	Moderate	51.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2092.01	Upper	132.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2092.02	Low	34.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2093.00	Low	42.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2094.01	Low	41.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2094.02	Low	40.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2094.03	Low	30.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2095.10	Low	39.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2095.20	Low	40.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2098.10	Low	35.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2098.20	Moderate	54.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2100.10	Low	33.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2110.00	Upper	221.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2111.21	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2111.22	Low	46.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2111.23	Middle	103.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2111.24	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2112.01	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2112.02	Moderate	52.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2113.10	Moderate	60.3



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2113.20	Low	42.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2114.10	Moderate	70.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2114.20	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2115.00	Middle	111.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2117.01	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2117.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2117.04	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2118.02	Moderate	56.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2118.03	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2118.04	Moderate	51.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2119.10	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2119.21	Moderate	51.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2119.22	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2121.01	Middle	81.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2121.02	Low	39.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2122.02	Low	40.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2122.03	Moderate	59.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2122.04	Low	45.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2123.03	Moderate	63.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2123.04	Low	44.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2123.05	Low	45.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2123.06	Low	44.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2124.10	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2124.20	Moderate	59.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2125.01	Moderate	63.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2125.02	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2126.10	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2126.20	Moderate	68.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2127.01	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2127.02	Upper	130.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2128.00	Middle	99.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2129.00	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2131.00	Low	49.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2132.01	Low	48.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2132.02	Moderate	53.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2133.10	Moderate	72.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2133.20	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2134.01	Low	41.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2134.02	Moderate	54.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2140.00	Upper	222.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2141.00	Upper	196.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2144.00	Upper	165.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2145.01	Upper	121.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2145.03	Upper	126.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2145.04	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2145.05	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2146.00	Upper	198.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2147.00	Upper	168.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2148.00	Upper	187.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2149.02	Upper	126.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2149.03	Upper	159.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2149.04	Upper	285.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2151.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2151.02	Upper	124.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2161.00	Upper	158.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2162.01	Upper	212.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2162.02	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2163.01	Upper	232.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2163.02	Upper	143.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2164.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2164.02	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2167.00	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2168.00	Upper	173.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2169.01	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2169.02	Upper	165.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2170.01	Upper	142.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2170.02	Upper	149.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2171.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2171.02	Upper	124.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2172.00	Middle	87.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2181.10	Moderate	53.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2181.20	Moderate	56.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2182.10	Moderate	69.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2182.20	Middle	97.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2183.00	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2184.00	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2185.00	Middle	81.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2186.00	Middle	83.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2187.01	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2187.02	Moderate	64.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2188.00	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2189.00	Moderate	78.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2190.10	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2190.20	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2193.00	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2195.00	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2197.00	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2198.00	Moderate	69.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2199.01	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2199.02	Middle	82.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2200.00	Low	49.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2201.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2211.10	Low	43.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2211.20	Moderate	53.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2212.10	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2212.20	Moderate	59.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2213.02	Low	43.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2213.03	Low	41.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2213.04	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2214.01	Low	37.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2214.02	Moderate	55.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2215.00	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2216.01	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2216.02	Moderate	68.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2217.10	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2218.10	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2218.20	Moderate	68.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2219.00	Low	45.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2220.01	Middle	92.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2220.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2221.00	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2222.00	Moderate	66.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2225.00	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2226.00	Moderate	52.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2227.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2240.10	Low	46.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2240.20	Low	33.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2242.00	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2243.10	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2243.20	Low	24.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2244.10	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2244.20	Low	29.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2246.00	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2247.01	Upper	150.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2247.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2260.01	Low	38.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2260.02	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2264.10	Low	44.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2264.20	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2267.01	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2267.02	Low	42.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2270.10	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2270.20	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2281.00	Moderate	51.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2282.10	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2282.20	Moderate	60.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2283.10	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2283.20	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2284.10	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2284.20	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2285.00	Low	42.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2286.00	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2287.10	Low	45.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2287.20	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2288.00	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2289.00	Low	38.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2291.00	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2292.00	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2293.00	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2294.10	Moderate	52.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2294.20	Moderate	61.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2311.00	Low	38.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2312.10	Low	40.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2312.20	Moderate	63.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2313.01	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2313.02	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2314.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2315.00	Middle	104.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2316.01	Middle	82.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2316.02	Moderate	59.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2316.03	Moderate	56.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2317.10	Low	45.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2317.20	Moderate	57.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2318.00	Low	38.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2319.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2319.02	Low	42.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2321.10	Moderate	64.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2321.20	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2322.00	Moderate	77.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2323.00	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2324.01	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2324.02	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2325.00	Moderate	77.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2326.01	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2326.02	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2327.01	Moderate	53.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2327.02	Moderate	66.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2328.00	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2340.01	Upper	125.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2340.02	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2342.00	Upper	125.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2343.01	Middle	119.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2343.02	Middle	91.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2345.01	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2345.02	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2346.00	Middle	103.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2347.00	Middle	81.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2348.00	Moderate	79.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2349.01	Low	42.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2349.02	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2351.00	Upper	130.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2352.01	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2352.02	Moderate	72.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2360.01	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2361.01	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2361.02	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2362.03	Moderate	52.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2362.04	Low	46.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2362.05	Low	39.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2362.06	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2364.00	Upper	142.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2371.01	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2371.02	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2372.01	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2372.02	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2373.00	Middle	100.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2374.01	Moderate	79.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2374.02	Middle	95.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2375.00	Low	40.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2376.00	Moderate	56.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2377.00	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2377.20	Low	46.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2378.00	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2379.00	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2380.00	Middle	90.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2381.00	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2382.00	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2383.10	Moderate	59.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2383.20	Low	42.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2384.00	Middle	114.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2392.01	Low	45.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2392.02	Moderate	57.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2393.10	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2393.20	Moderate	61.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2393.30	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2395.01	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2395.02	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2396.01	Moderate	55.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2396.02	Low	45.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2397.01	Low	41.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2397.02	Moderate	53.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2398.01	Moderate	72.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2398.02	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2400.10	Low	44.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2400.20	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2402.00	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2403.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2403.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2404.01	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2404.02	Moderate	68.8

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2405.00	Moderate	57.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2406.00	Moderate	62.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2407.00	Moderate	63.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2408.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2409.01	Middle	86.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2409.02	Low	40.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2410.01	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2410.02	Middle	84.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2411.10	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2411.20	Low	44.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2412.01	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2412.02	Moderate	61.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2413.00	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2414.00	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2420.00	Low	49.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2421.00	Low	26.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2422.01	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2422.02	Low	33.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2423.00	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2426.00	Low	26.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2427.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2430.01	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2430.02	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2431.00	Low	39.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2611.02	Upper	252.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2611.03	Upper	293.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2611.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2612.00	Upper	236.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2621.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2622.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2623.01	Upper	288.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2623.02	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2623.03	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2624.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2625.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2626.01	Upper	305.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2626.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2627.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2627.06	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2628.02	Upper	269.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2640.00	Upper	299.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2641.02	Upper	176.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2641.03	Upper	205.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2643.03	Upper	145.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2643.04	Upper	133.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2643.05	Upper	143.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2643.06	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2651.00	Upper	250.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2652.01	Upper	273.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2652.03	Middle	112.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2652.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2653.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2653.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2653.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2653.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2653.07	Upper	217.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2654.10	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2654.20	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2655.21	Middle	105.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2655.22	Upper	132.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2655.23	Upper	182.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2655.24	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2656.01	Upper	156.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2656.02	Upper	182.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2657.01	Upper	263.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2657.02	Upper	147.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2671.01	Upper	136.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2671.02	Upper	217.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2672.01	Upper	161.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2672.02	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2673.00	Moderate	65.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2674.03	Middle	105.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2674.04	Upper	196.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2674.05	Upper	228.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2674.06	Upper	161.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2675.02	Middle	104.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2675.03	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2675.04	Upper	193.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2676.00	Middle	87.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2677.00	Upper	224.5



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2678.00	Upper	207.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2679.01	Upper	168.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2679.02	Upper	277.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2690.00	Upper	227.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2691.00	Upper	214.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2693.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2695.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2696.01	Moderate	76.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2696.02	Moderate	66.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2697.00	Upper	128.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2698.00	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.03	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.05	Upper	134.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.06	Upper	141.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.07	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.08	Upper	138.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2699.09	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2701.01	Middle	119.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2701.02	Middle	104.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2702.00	Moderate	71.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2703.00	Upper	129.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2711.00	Upper	175.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2712.00	Upper	150.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2713.00	Upper	171.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2714.00	Upper	194.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2715.00	Upper	176.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2716.00	Upper	124.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2717.02	Middle	105.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2717.03	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2717.04	Upper	198.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2718.01	Middle	105.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2718.03	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2718.04	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2719.01	Upper	153.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2719.02	Middle	119.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2721.00	Upper	146.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2722.01	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2722.02	Middle	95.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2723.01	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2723.02	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2731.00	Upper	236.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2732.00	Upper	137.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2733.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2734.03	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2734.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2735.02	Upper	227.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2736.00	Upper	224.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2737.00	Upper	182.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2738.00	Upper	159.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2739.02	Upper	259.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2741.00	Upper	172.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2742.02	Upper	302.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2751.01	Upper	142.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2751.02	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2752.00	Upper	126.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2753.11	Upper	131.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2753.12	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2753.13	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2754.00	Upper	259.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2755.00	Moderate	57.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2756.03	Upper	153.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2756.04	Upper	285.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2756.05	Upper	210.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2760.00	Upper	192.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2761.01	Upper	158.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2761.02	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2764.00	Upper	252.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2765.00	Upper	209.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2766.01	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2766.05	Middle	99.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2766.06	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2766.07	Upper	143.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2766.08	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2770.00	Upper	196.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2771.00	Upper	191.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2772.00	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2774.00	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2780.01	Upper	185.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2781.02	Upper	309.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2911.10	Middle	87.2

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2911.20	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2911.30	Middle	93.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2912.10	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2912.20	Middle	81.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2913.00	Upper	141.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2920.01	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2920.02	Upper	138.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2932.03	Moderate	60.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2932.04	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2932.05	Moderate	55.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2932.06	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2933.01	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2933.02	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2933.04	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2933.06	Upper	136.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2933.07	Moderate	67.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2941.10	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2941.20	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2942.00	Middle	99.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2943.01	Middle	101.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2943.02	Moderate	71.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2944.10	Moderate	64.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2944.21	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2945.10	Moderate	72.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2945.20	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2946.10	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2946.20	Moderate	69.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2947.01	Moderate	55.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2948.10	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2948.20	Low	41.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2948.30	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2949.00	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2951.03	Upper	175.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2962.10	Low	47.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2962.20	Low	44.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2963.00	Upper	138.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2964.01	Upper	120.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2964.02	Upper	169.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2965.00	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2966.00	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2969.01	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2969.02	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2970.01	Upper	245.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2970.02	Upper	171.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2971.10	Moderate	55.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2971.20	Middle	99.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2972.01	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2972.02	Middle	94.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2973.00	Upper	161.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2974.00	Upper	163.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2975.01	Upper	219.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2975.02	Middle	117.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2976.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	2976.02	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3001.00	Upper	183.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3002.00	Upper	163.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3003.01	Upper	158.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3004.00	Upper	139.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3005.01	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3005.03	Upper	129.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3006.01	Upper	128.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3006.02	Upper	160.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3007.01	Upper	186.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3007.02	Upper	158.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3008.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3009.01	Upper	222.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3009.02	Upper	196.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3010.00	Upper	120.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3011.00	Upper	125.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3012.03	Middle	88.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3012.04	Upper	124.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3012.05	Upper	133.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3012.06	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3013.00	Upper	228.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3014.00	Upper	209.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3015.01	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3015.02	Moderate	61.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3016.01	Moderate	53.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3016.02	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3017.01	Middle	107.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3017.02	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3018.01	Moderate	73.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3018.02	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3019.01	Middle	108.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3019.02	Moderate	79.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3020.02	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3020.03	Moderate	77.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3020.04	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3021.02	Upper	135.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3021.03	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3021.04	Moderate	67.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3022.01	Low	34.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3022.02	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3023.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3023.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3024.01	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3025.03	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3025.04	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3025.05	Moderate	62.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3025.06	Moderate	73.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3101.00	Upper	175.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3102.01	Upper	134.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3102.02	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3103.00	Upper	203.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3104.00	Upper	147.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3105.01	Moderate	78.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3106.01	Middle	98.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3106.02	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3107.01	Low	40.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3107.03	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3107.04	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3107.05	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3108.00	Upper	127.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3109.00	Upper	130.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3110.00	Upper	140.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3111.00	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3112.00	Middle	103.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3113.00	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3114.00	Upper	194.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3115.00	Upper	177.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3116.01	Middle	107.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3116.02	Upper	144.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3117.00	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3118.01	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3118.02	Middle	102.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3201.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3201.02	Middle	96.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3202.01	Moderate	53.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3202.02	Middle	106.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	3203.00	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4002.05	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4002.06	Upper	178.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4002.07	Upper	205.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4002.08	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4002.09	Upper	136.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4003.04	Upper	121.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4004.02	Upper	160.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4004.03	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4004.04	Upper	184.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4005.01	Upper	216.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4006.02	Middle	94.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4006.03	Middle	110.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4006.05	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4008.01	Upper	149.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4010.01	Upper	172.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4010.02	Upper	122.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4011.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4011.02	Middle	107.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4012.01	Upper	166.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4012.02	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4012.03	Middle	114.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4013.03	Upper	198.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4013.04	Upper	167.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4013.11	Middle	114.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4013.12	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4015.00	Middle	118.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4016.01	Upper	137.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4016.02	Upper	122.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4017.05	Upper	166.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4017.06	Middle	95.2

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4017.07	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4018.01	Upper	166.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4018.02	Upper	167.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4019.01	Upper	129.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4019.02	Upper	165.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4020.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4020.02	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4021.01	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4021.02	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4022.00	Middle	101.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4023.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4023.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4023.04	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4024.03	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4024.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4024.05	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4024.06	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4025.01	Moderate	58.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4025.03	Moderate	68.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4025.04	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4026.01	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4026.02	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4027.02	Low	42.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4027.03	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4027.05	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4027.06	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4028.01	Moderate	54.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4028.03	Moderate	65.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4028.04	Moderate	63.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4029.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4029.03	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4029.04	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4030.00	Moderate	75.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.05	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.16	Upper	138.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.17	Upper	162.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.18	Middle	112.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.19	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.20	Upper	170.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.21	Upper	156.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.23	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.24	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.25	Upper	171.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.26	Middle	98.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.27	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4033.28	Middle	110.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.01	Upper	142.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.02	Upper	122.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.03	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.04	Upper	141.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.07	Upper	179.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.08	Upper	138.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4034.09	Upper	147.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4035.00	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4036.01	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4037.02	Upper	151.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4037.03	Upper	165.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4037.21	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4037.22	Moderate	73.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4038.01	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4038.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4039.01	Middle	112.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4039.02	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4040.00	Middle	118.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4041.00	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4042.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4042.03	Middle	83.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4043.01	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4043.02	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4044.01	Middle	95.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4044.02	Middle	92.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4045.01	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4045.03	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4045.04	Middle	81.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4046.00	Middle	114.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4047.01	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4047.02	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4047.03	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4048.04	Middle	82.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4048.05	Middle	82.1



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4048.06	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4049.01	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4049.02	Middle	101.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4049.03	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4050.01	Middle	94.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4050.02	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4051.01	Moderate	77.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4051.02	Moderate	77.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4052.01	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4052.02	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4052.03	Middle	94.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4053.01	Middle	98.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4053.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4054.00	Middle	116.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4055.00	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4056.00	Upper	136.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4057.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4057.02	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4058.00	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4059.00	Middle	91.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4060.00	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4061.01	Upper	125.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4061.03	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4062.01	Moderate	68.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4063.00	Upper	126.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4064.13	Upper	126.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4065.00	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4066.01	Upper	137.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4066.02	Middle	102.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4067.01	Upper	124.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4067.02	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4068.01	Upper	141.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4069.03	Middle	103.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4070.01	Middle	92.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4070.02	Middle	107.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4071.01	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4071.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4072.01	Middle	96.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4072.02	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4073.01	Middle	95.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4073.02	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4074.00	Middle	114.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4075.01	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4075.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4076.01	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4076.02	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4077.01	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4077.02	Middle	95.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4078.01	Upper	122.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4078.02	Middle	116.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4079.01	Upper	122.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4079.02	Middle	108.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4080.03	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4080.04	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4080.05	Upper	155.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4080.06	Middle	109.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.33	Middle	117.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.34	Upper	128.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.35	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.36	Upper	122.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.37	Middle	91.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.38	Middle	96.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.39	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.40	Middle	81.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4081.41	Middle	105.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4082.12	Middle	93.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4082.13	Middle	87.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4083.01	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4083.02	Upper	125.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4083.03	Upper	134.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4084.01	Middle	108.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4084.02	Upper	140.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4085.03	Upper	151.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4085.04	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4085.05	Upper	149.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.23	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.24	Upper	153.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.25	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.26	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.27	Upper	131.1

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.28	Middle	87.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.29	Upper	148.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4086.31	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.03	Upper	185.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.05	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.07	Upper	151.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.22	Upper	130.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.24	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4087.25	Middle	97.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4088.00	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4089.00	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4090.00	Moderate	67.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4091.00	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4300.03	Upper	149.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4300.04	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4300.05	Upper	136.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4301.01	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4301.02	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4302.00	Upper	226.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4303.01	Upper	180.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4303.02	Upper	146.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4304.00	Upper	165.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4305.01	Upper	216.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4305.02	Upper	158.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4306.00	Upper	204.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4307.01	Upper	121.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4307.21	Upper	137.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4307.23	Middle	97.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4307.24	Middle	119.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4308.01	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4308.02	Upper	144.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4308.03	Middle	114.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4309.01	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4309.02	Middle	110.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4310.02	Middle	83.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4310.03	Upper	124.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4310.04	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4311.00	Middle	82.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4312.00	Upper	121.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4313.00	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4314.00	Upper	140.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4315.01	Middle	94.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4315.02	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4316.00	Upper	133.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4317.01	Upper	143.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4318.00	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4319.00	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4320.01	Upper	140.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4320.02	Middle	112.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4321.01	Upper	133.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4321.02	Upper	124.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4322.01	Middle	92.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4322.02	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4323.00	Middle	84.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4324.01	Moderate	71.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4324.02	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4325.01	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4325.02	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4326.01	Middle	88.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4326.02	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4327.00	Moderate	72.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4328.01	Low	40.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4328.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4329.01	Moderate	74.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4329.02	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4331.03	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4332.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4333.02	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4333.04	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4333.05	Moderate	57.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4333.06	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4333.07	Middle	90.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4334.02	Middle	90.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4334.03	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4335.05	Moderate	62.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4335.06	Low	44.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4336.01	Middle	86.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4336.02	Moderate	64.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4338.03	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4338.04	Low	47.2

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4339.01	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4339.03	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4340.01	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4340.03	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4340.04	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4341.00	Moderate	77.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4600.01	Upper	281.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4600.02	Upper	197.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4601.01	Upper	248.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4602.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4603.01	Upper	163.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4603.02	Middle	99.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4604.01	Upper	129.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4605.01	Upper	250.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4605.02	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4606.01	Upper	210.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4607.00	Upper	208.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4608.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4609.00	Middle	98.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4610.00	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4611.00	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4612.00	Upper	201.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4613.00	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4614.00	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4615.01	Middle	105.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4615.02	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4616.00	Middle	113.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4617.00	Upper	188.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4619.01	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4619.02	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4620.01	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4620.02	Low	43.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4621.00	Middle	112.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4622.01	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4622.02	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4623.01	Moderate	78.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4623.02	Middle	103.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4624.00	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4625.00	Upper	171.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4626.00	Upper	197.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4627.00	Upper	131.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4628.00	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4629.00	Upper	160.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4630.00	Upper	185.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4631.03	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4632.00	Upper	165.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4633.00	Upper	198.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4634.00	Upper	174.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4635.00	Upper	141.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4636.01	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4636.02	Upper	161.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4637.00	Upper	206.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4638.00	Upper	247.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4639.00	Upper	172.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4640.00	Upper	199.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4641.01	Upper	213.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4641.02	Upper	303.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4642.00	Upper	215.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4800.02	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4800.11	Upper	122.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4800.12	Middle	119.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4801.01	Middle	111.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4801.02	Upper	131.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4802.01	Upper	174.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4802.02	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4803.02	Middle	112.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4803.03	Middle	88.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4803.04	Moderate	79.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4804.00	Upper	131.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4805.00	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4806.01	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4806.02	Upper	187.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4807.02	Upper	245.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4807.03	Upper	205.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4807.04	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4808.02	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4808.03	Upper	122.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4808.04	Middle	89.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4809.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4809.02	Moderate	55.2

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4809.03	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4810.01	Middle	97.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4810.02	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4811.01	Middle	90.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4811.02	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4811.03	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4812.01	Middle	98.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4812.03	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4813.00	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4814.01	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4814.03	Moderate	62.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4814.04	Middle	93.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4815.00	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4816.03	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4816.04	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4816.05	Middle	94.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4816.06	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4817.11	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4817.12	Moderate	50.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4817.13	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4817.14	Moderate	54.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4818.00	Upper	151.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4819.01	Upper	124.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4819.02	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4820.01	Upper	158.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4820.02	Middle	102.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4821.01	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4821.02	Middle	117.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4822.01	Moderate	57.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4822.02	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4823.01	Moderate	73.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4823.03	Moderate	65.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4823.04	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4824.01	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4824.03	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4824.04	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4825.02	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4825.03	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4825.21	Middle	88.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4825.22	Middle	89.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4826.00	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4827.01	Middle	111.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4827.02	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	4828.01	Middle	113.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5001.00	Upper	231.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5002.02	Upper	188.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5002.03	Upper	151.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5002.04	Upper	188.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5003.00	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5004.02	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5004.03	Middle	110.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5004.04	Middle	113.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5005.00	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5006.00	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5007.00	Middle	85.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5008.00	Middle	97.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5009.00	Middle	93.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5010.01	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5010.02	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5012.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5013.01	Middle	99.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5013.02	Middle	95.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5014.00	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5015.01	Upper	174.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5015.03	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5015.04	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5016.00	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5017.00	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5018.02	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5018.03	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5018.04	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5019.00	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5020.03	Middle	88.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5020.04	Middle	93.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5020.05	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5021.00	Middle	100.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5022.00	Middle	109.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5023.03	Middle	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5024.01	Middle	87.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5024.02	Middle	107.5



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5025.00	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5026.02	Middle	83.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5026.03	Upper	131.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5026.04	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5027.00	Middle	106.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5028.01	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5029.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5030.00	Middle	95.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5031.03	Middle	106.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5031.04	Middle	87.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5031.05	Middle	86.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5031.06	Middle	107.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5032.01	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5032.02	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5033.01	Upper	157.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5033.02	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5034.01	Upper	133.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5034.02	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5035.01	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5035.02	Upper	135.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5036.01	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5036.02	Upper	182.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5037.01	Middle	103.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5037.02	Middle	115.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5037.04	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5037.05	Upper	138.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5038.01	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5038.02	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5039.01	Upper	138.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5039.02	Upper	130.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5040.01	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5040.02	Upper	138.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5041.01	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5042.00	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5300.05	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5300.06	Middle	84.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5300.07	Middle	103.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5301.01	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5301.02	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5302.02	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5302.03	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5302.04	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5303.01	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5303.02	Moderate	66.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5304.00	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5305.00	Moderate	71.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5306.03	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5307.00	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5308.01	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5308.02	Middle	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5309.01	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5309.02	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5310.00	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5311.01	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5311.02	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5312.01	Moderate	63.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5312.02	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5313.01	Moderate	63.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5313.02	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5315.02	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5315.03	Moderate	77.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5315.04	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5316.02	Moderate	54.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5316.03	Moderate	72.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5316.04	Low	47.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5317.01	Moderate	61.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5317.02	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5318.00	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5319.01	Moderate	63.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5319.02	Middle	95.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5320.01	Moderate	52.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5320.02	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5321.01	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5321.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5322.00	Moderate	73.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5323.02	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5323.03	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5323.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5325.00	Moderate	71.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5326.05	Middle	81.7

### Citibank, National Association - Census Tract Listing

[illegible]

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5401.01	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5401.02	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5402.01	Low	48.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5402.02	Moderate	57.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5402.03	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5403.00	Middle	92.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5404.00	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5405.01	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5405.02	Moderate	62.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5406.00	Low	48.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5407.00	Moderate	74.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5408.00	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5409.01	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5409.02	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5410.03	Middle	80.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5411.00	Moderate	74.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5412.00	Middle	114.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5413.00	Middle	92.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5414.01	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5414.02	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5415.00	Moderate	66.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5416.03	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5416.04	Moderate	51.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5416.05	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5416.06	Moderate	50.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5417.00	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5418.01	Moderate	68.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5418.02	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5420.00	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5421.03	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5421.04	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5421.05	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5421.06	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5422.00	Moderate	73.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5424.01	Moderate	77.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5424.02	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5425.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5425.02	Moderate	56.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5426.01	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5426.02	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5427.00	Middle	82.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5428.00	Moderate	71.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5429.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5430.00	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5431.00	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5432.01	Middle	89.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5432.03	Moderate	64.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5433.04	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5433.05	Middle	91.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5433.06	Middle	107.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5433.21	Upper	163.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5433.22	Upper	127.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5434.00	Upper	122.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5435.01	Middle	99.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5435.02	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5435.03	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5436.01	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5436.03	Middle	113.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5436.05	Upper	132.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5436.06	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5436.07	Upper	144.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5437.01	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5437.03	Upper	135.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5437.04	Upper	135.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5437.05	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5438.01	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5438.03	Middle	109.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5438.04	Middle	111.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5439.03	Middle	111.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5439.05	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5440.01	Middle	87.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5440.02	Middle	102.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5501.01	Upper	121.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5502.01	Middle	90.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5502.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5503.01	Middle	106.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5505.01	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5505.02	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5506.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5506.02	Middle	116.9

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5507.00	Upper	125.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5508.01	Middle	101.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5508.02	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5509.01	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5509.02	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5510.01	Middle	116.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5510.02	Upper	120.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5511.01	Moderate	70.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5511.02	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5512.01	Moderate	78.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5512.03	Middle	96.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5512.04	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5513.00	Middle	84.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5514.01	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5514.02	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5515.01	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5515.02	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5517.00	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5518.01	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5518.02	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5519.00	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5520.01	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5520.02	Middle	92.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5521.00	Middle	85.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5522.00	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5523.01	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5523.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5524.00	Middle	86.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5526.01	Middle	99.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5526.02	Moderate	79.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5527.00	Middle	109.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5528.00	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5529.00	Moderate	75.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5530.00	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5531.00	Middle	106.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5532.01	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5532.02	Upper	141.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5533.00	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5534.00	Middle	110.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5535.02	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5535.03	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5535.04	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5536.01	Moderate	69.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5536.02	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5537.01	Moderate	71.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5537.02	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5538.01	Moderate	71.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5538.02	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5539.01	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5539.02	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5540.01	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5540.02	Middle	85.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5541.01	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5541.05	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5541.06	Middle	93.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5542.01	Middle	111.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5542.03	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5542.04	Low	47.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5543.01	Middle	97.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5543.02	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5544.03	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5544.04	Middle	82.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5544.05	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5544.06	Middle	92.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.11	Upper	168.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.12	Upper	153.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.13	Upper	125.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.14	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.15	Upper	127.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.16	Upper	172.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.17	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.18	Upper	142.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.19	Upper	174.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.21	Middle	118.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5545.22	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5546.00	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5547.00	Middle	102.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5548.01	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5548.02	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5549.00	Middle	89.9



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5550.01	Middle	96.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5550.02	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5551.05	Middle	96.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5551.06	Moderate	76.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5551.07	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5552.02	Upper	153.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5552.11	Moderate	77.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5552.12	Middle	81.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5553.00	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5700.01	Upper	149.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5700.02	Upper	136.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5700.03	Upper	139.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5701.00	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5702.02	Moderate	74.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5702.03	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5702.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5703.03	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5703.04	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5703.05	Low	49.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5703.06	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5704.02	Middle	85.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5704.03	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5704.04	Moderate	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5705.02	Middle	87.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5705.03	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5705.04	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5706.01	Moderate	77.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5706.02	Middle	84.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5706.03	Low	47.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5707.01	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5707.03	Upper	152.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5708.00	Upper	136.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5709.01	Upper	140.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5709.02	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5710.00	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5711.01	Upper	161.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5711.02	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5712.01	Upper	163.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5712.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5713.00	Upper	163.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5714.00	Upper	135.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5715.02	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5715.04	Middle	98.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5715.05	Middle	99.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5716.00	Low	32.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5717.01	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5717.03	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5717.04	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5718.00	Upper	179.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5719.00	Upper	171.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5720.01	Upper	150.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5722.01	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5722.02	Middle	119.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5723.01	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5725.00	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5726.00	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5727.00	Middle	90.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5730.02	Low	46.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5730.03	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5730.04	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5731.01	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5731.02	Middle	95.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5732.01	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5732.02	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5733.00	Low	44.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5734.01	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5734.02	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5734.03	Upper	187.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5736.01	Upper	172.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5737.00	Upper	151.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5738.00	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5739.02	Upper	222.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5740.00	Upper	179.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5741.00	Upper	150.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5742.01	Upper	151.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5742.02	Upper	127.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5743.00	Upper	160.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5744.00	Upper	156.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5745.00	Upper	155.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5746.02	Upper	209.6

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5748.00	Upper	155.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5749.01	Upper	197.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5749.02	Middle	112.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5750.01	Middle	109.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5750.02	Middle	94.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5751.01	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5751.02	Moderate	51.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5751.03	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5752.01	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5752.02	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5753.00	Low	43.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5754.01	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5754.02	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5758.01	Low	42.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5758.02	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5758.03	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5759.01	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5759.02	Middle	104.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5760.01	Upper	148.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5762.00	Moderate	50.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5763.01	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5763.02	Low	42.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5764.01	Moderate	65.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5764.02	Low	49.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5764.03	Low	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5765.01	Moderate	50.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5765.02	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5765.03	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5766.01	Middle	110.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5766.02	Middle	110.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5767.00	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5768.01	Middle	100.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5768.02	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5769.01	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5769.03	Low	42.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5769.04	Moderate	72.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5770.00	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5771.00	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5772.00	Upper	120.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5773.00	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5774.00	Upper	161.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5775.01	Upper	211.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5775.04	Upper	191.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5776.02	Upper	154.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5776.04	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5776.05	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5776.06	Upper	177.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5777.00	Middle	84.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5778.00	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5779.00	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5780.00	Moderate	63.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5781.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5990.00	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	5991.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6001.00	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6002.01	Moderate	54.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6002.02	Low	43.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6003.02	Middle	81.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6003.03	Low	41.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6003.04	Low	45.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6004.00	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6005.01	Middle	118.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6006.01	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6006.02	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6007.02	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6007.03	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6007.04	Middle	107.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6008.01	Upper	155.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6008.02	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6009.02	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6009.11	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6009.12	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6010.01	Upper	162.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6010.02	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6011.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6012.02	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6012.11	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6012.12	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6013.01	Middle	107.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6013.02	Moderate	78.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6013.03	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6014.01	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6014.02	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6015.01	Low	42.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6015.02	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6016.00	Moderate	65.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6017.00	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6018.01	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6018.02	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6019.00	Moderate	71.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6020.02	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6020.03	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6021.03	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6021.04	Moderate	76.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6021.05	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6021.06	Middle	91.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6022.01	Upper	162.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6022.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6023.01	Upper	152.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6023.02	Upper	179.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6024.02	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6024.03	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6024.04	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.04	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.05	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.06	Moderate	66.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.07	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.10	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.11	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.12	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6025.13	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6026.01	Middle	107.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6026.02	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6027.00	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6028.01	Low	43.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6028.02	Middle	109.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6029.00	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6030.04	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6030.05	Moderate	76.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6030.06	Middle	101.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6030.07	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6030.08	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6031.01	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6031.02	Middle	101.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6032.00	Middle	117.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6033.01	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6033.02	Middle	101.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6034.00	Middle	115.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6035.00	Middle	118.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6036.00	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6037.02	Upper	138.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6037.03	Upper	132.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6037.05	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6037.06	Low	49.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6038.01	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6038.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6039.01	Middle	89.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6039.02	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6040.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6040.02	Middle	90.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6041.01	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6041.02	Middle	111.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6042.00	Middle	85.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6099.00	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6200.01	Upper	190.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6200.02	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6201.01	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6201.02	Upper	153.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6202.01	Upper	289.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6203.01	Upper	279.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6203.03	Upper	294.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6203.05	Upper	204.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6204.00	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6205.01	Upper	218.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6205.21	Upper	168.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6205.22	Upper	216.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6206.01	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6206.02	Upper	175.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6207.01	Upper	203.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6207.03	Upper	279.8

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6207.04	Upper	213.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6208.01	Upper	243.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6208.02	Upper	191.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6209.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6209.04	Upper	252.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6210.01	Upper	257.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6210.05	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6211.02	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6211.04	Upper	218.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6212.01	Upper	220.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6212.04	Upper	185.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6213.01	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6213.24	Upper	160.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6213.26	Upper	198.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6214.00	Upper	159.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6500.01	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6500.03	Middle	98.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6500.04	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6501.01	Upper	145.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6501.02	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6502.00	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6503.00	Upper	139.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6504.01	Upper	208.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6505.01	Upper	180.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6505.02	Upper	154.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6506.03	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6506.04	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6506.05	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6506.06	Middle	115.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6506.07	Upper	148.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6507.01	Upper	184.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6507.02	Upper	174.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6508.01	Upper	154.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6508.02	Upper	140.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6509.01	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6509.03	Upper	126.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6509.04	Upper	141.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6510.01	Upper	133.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6510.02	Upper	149.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6511.01	Upper	143.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6511.02	Middle	118.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6512.01	Upper	178.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6512.21	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6512.22	Upper	122.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6513.02	Upper	191.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6513.04	Upper	187.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6514.01	Upper	147.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6514.02	Upper	127.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6700.01	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6700.02	Upper	120.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6700.03	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6701.01	Upper	156.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6701.02	Middle	100.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6702.01	Upper	189.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6702.02	Upper	267.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6703.24	Upper	264.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6703.26	Upper	266.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6703.28	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.05	Upper	205.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.06	Upper	266.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.07	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.13	Upper	217.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.16	Upper	171.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.17	Upper	220.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6704.18	Upper	219.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6705.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6706.03	Upper	283.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6706.04	Upper	199.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6707.01	Upper	237.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	6707.02	Upper	256.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7001.01	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7001.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7002.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7003.00	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7004.00	Middle	115.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7005.01	Upper	218.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7005.02	Upper	242.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7006.00	Upper	253.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7007.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7008.01	Upper	150.2



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7008.02	Upper	183.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7009.01	Upper	133.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7009.02	Upper	129.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7010.00	Upper	197.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7012.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7012.02	Upper	198.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7013.02	Upper	154.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7013.04	Upper	225.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7014.02	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7015.01	Upper	166.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7015.02	Upper	151.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7016.01	Upper	199.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7016.02	Upper	210.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7017.01	Middle	98.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7017.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7018.01	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7018.02	Middle	83.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7019.02	Upper	131.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7020.02	Upper	125.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7021.02	Upper	162.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7022.01	Upper	167.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7022.02	Upper	187.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7023.00	Upper	211.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7024.00	Upper	157.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7025.01	Upper	191.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7025.02	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7026.00	Upper	178.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7027.00	Upper	172.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7028.01	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7028.02	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7028.03	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7029.00	Upper	180.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7030.02	Upper	203.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7030.03	Upper	169.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7031.00	Upper	149.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	7032.00	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8001.01	Upper	217.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8001.03	Upper	159.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8001.04	Upper	215.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8002.02	Upper	267.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8002.04	Upper	265.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8002.05	Upper	141.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8002.06	Upper	303.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.24	Upper	196.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.25	Upper	219.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.28	Upper	281.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.33	Upper	150.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.34	Upper	169.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.35	Upper	170.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.36	Upper	238.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.37	Upper	137.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8003.38	Upper	220.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8004.06	Upper	246.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8004.10	Upper	250.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8004.11	Upper	235.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8004.12	Upper	223.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8005.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	8005.06	Upper	249.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9001.02	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9001.03	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9001.04	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9003.01	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.01	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.04	Moderate	77.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.05	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.06	Middle	86.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.08	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.09	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9005.10	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.02	Moderate	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.06	Moderate	51.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.07	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.08	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.09	Moderate	59.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.10	Moderate	51.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9006.11	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9007.01	Moderate	53.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9007.03	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9007.04	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9007.05	Moderate	71.1

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9008.04	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9008.05	Middle	97.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9008.06	Low	42.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9008.07	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9008.08	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9009.01	Middle	100.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9009.02	Middle	95.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.07	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.08	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.09	Middle	101.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.10	Moderate	67.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.11	Middle	113.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.12	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.13	Upper	157.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9010.14	Upper	142.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9011.01	Middle	98.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9011.02	Middle	117.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.09	Middle	89.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.10	Middle	99.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.14	Middle	115.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.15	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.16	Upper	121.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.17	Upper	190.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9012.18	Upper	161.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9013.00	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9100.02	Moderate	55.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.10	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.11	Upper	216.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.12	Upper	125.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.13	Upper	165.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.14	Upper	122.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.15	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.16	Upper	152.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.17	Middle	117.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9102.18	Middle	99.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9103.01	Upper	147.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9103.02	Middle	112.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9104.01	Middle	109.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9104.04	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9104.05	Low	38.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9105.01	Low	40.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9105.02	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9105.04	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9105.05	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.01	Moderate	78.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.02	Moderate	55.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.05	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.06	Moderate	57.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.07	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9106.08	Moderate	75.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.06	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.07	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.09	Middle	108.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.12	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.13	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.14	Moderate	76.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.15	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.16	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.17	Middle	110.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.18	Middle	82.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.19	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.20	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9107.21	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.04	Upper	132.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.07	Upper	143.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.08	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.09	Upper	251.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.10	Upper	198.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.14	Upper	138.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9108.15	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9110.01	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9111.00	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.13	Upper	173.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.15	Upper	189.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.16	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.17	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.18	Upper	166.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.20	Upper	165.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.28	Upper	161.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.29	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.30	Upper	140.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.31	Middle	114.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.34	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.35	Middle	94.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.38	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.39	Upper	164.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.40	Upper	143.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.41	Middle	100.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.42	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.43	Upper	200.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.44	Upper	122.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.45	Upper	174.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.46	Middle	91.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.47	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.48	Middle	111.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.49	Upper	181.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9200.50	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.02	Upper	127.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.04	Upper	168.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.06	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.09	Upper	154.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.10	Upper	168.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.11	Upper	158.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.12	Upper	179.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.14	Upper	157.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.15	Upper	152.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.16	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.18	Upper	167.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.19	Upper	201.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.20	Upper	235.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9201.21	Upper	197.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9202.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.03	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.12	Upper	144.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.13	Upper	159.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.14	Upper	155.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.22	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.26	Upper	174.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.28	Upper	237.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.29	Upper	134.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.30	Upper	151.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.31	Upper	138.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.32	Upper	153.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.34	Upper	140.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.38	Upper	206.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.39	Upper	202.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.40	Middle	116.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.41	Low	46.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.42	Moderate	70.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9203.43	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9304.00	Upper	203.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.05	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.07	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.08	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.09	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.10	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.11	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.12	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.13	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.14	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.15	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.16	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.17	Moderate	56.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.18	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.19	Upper	252.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.20	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.21	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.22	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.23	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.24	Upper	203.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.25	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.26	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.28	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.30	NA	0.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.31	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.33	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.34	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.35	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.36	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.37	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.38	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9800.39	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9901.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9902.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA MD	037 Los Angeles County	9903.00	NA	0.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1011.00	Upper	132.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1012.00	Middle	91.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1021.00	Middle	99.1
06 CA	42034 San Rafael, CA MD	041 Marin County	1022.02	Middle	89.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1022.03	Moderate	56.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1031.00	Middle	104.8
06 CA	42034 San Rafael, CA MD	041 Marin County	1032.00	Middle	80.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1041.02	Moderate	57.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1041.03	Middle	85.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1041.04	Middle	100.7
06 CA	42034 San Rafael, CA MD	041 Marin County	1042.00	Moderate	78.7
06 CA	42034 San Rafael, CA MD	041 Marin County	1043.00	Middle	92.3
06 CA	42034 San Rafael, CA MD	041 Marin County	1050.01	Moderate	63.1
06 CA	42034 San Rafael, CA MD	041 Marin County	1050.02	Middle	115.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1060.01	Middle	88.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1060.02	Middle	106.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1070.00	Middle	107.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1081.00	Moderate	79.3
06 CA	42034 San Rafael, CA MD	041 Marin County	1082.01	Low	48.7
06 CA	42034 San Rafael, CA MD	041 Marin County	1082.02	Middle	80.8
06 CA	42034 San Rafael, CA MD	041 Marin County	1090.01	Middle	80.8
06 CA	42034 San Rafael, CA MD	041 Marin County	1090.02	Middle	95.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1101.00	Middle	103.6
06 CA	42034 San Rafael, CA MD	041 Marin County	1102.00	Upper	137.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1110.01	Moderate	77.3
06 CA	42034 San Rafael, CA MD	041 Marin County	1110.02	Middle	84.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1121.00	Moderate	71.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1122.02	Low	35.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1122.03	Low	25.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1122.04	Low	25.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1130.00	Middle	90.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1141.00	Moderate	77.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1142.00	Middle	93.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1150.00	Upper	124.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1160.00	Upper	121.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1170.00	Middle	117.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1181.00	Upper	147.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1191.00	Upper	156.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1192.01	Moderate	69.3
06 CA	42034 San Rafael, CA MD	041 Marin County	1192.02	Upper	156.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1200.01	Middle	98.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1200.02	Upper	147.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1211.00	Middle	111.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1212.00	Middle	117.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1220.00	NA	0.0
06 CA	42034 San Rafael, CA MD	041 Marin County	1230.00	Upper	156.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1241.00	Upper	141.6
06 CA	42034 San Rafael, CA MD	041 Marin County	1242.00	Upper	134.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1250.00	Upper	125.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1261.00	Upper	156.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1262.00	Middle	118.2
06 CA	42034 San Rafael, CA MD	041 Marin County	1270.00	Upper	135.5
06 CA	42034 San Rafael, CA MD	041 Marin County	1281.00	Upper	149.6
06 CA	42034 San Rafael, CA MD	041 Marin County	1282.00	Upper	132.9
06 CA	42034 San Rafael, CA MD	041 Marin County	1290.00	Low	27.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1302.01	Upper	145.6
06 CA	42034 San Rafael, CA MD	041 Marin County	1302.03	Middle	91.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1302.04	Middle	119.8
06 CA	42034 San Rafael, CA MD	041 Marin County	1311.00	Middle	108.4
06 CA	42034 San Rafael, CA MD	041 Marin County	1321.00	Middle	82.6
06 CA	42034 San Rafael, CA MD	041 Marin County	1322.00	Moderate	68.1
06 CA	42034 San Rafael, CA MD	041 Marin County	1330.00	Middle	92.5
06 CA	42034 San Rafael, CA MD	041 Marin County	9901.00	NA	0.0
06 CA	32900 Merced, CA MSA	047 Merced County	0002.01	Upper	121.8
06 CA	32900 Merced, CA MSA	047 Merced County	0002.02	Middle	85.3
06 CA	32900 Merced, CA MSA	047 Merced County	0002.04	Upper	128.8
06 CA	32900 Merced, CA MSA	047 Merced County	0002.05	Middle	94.4
06 CA	32900 Merced, CA MSA	047 Merced County	0003.01	Middle	90.7
06 CA	32900 Merced, CA MSA	047 Merced County	0003.03	Upper	147.4



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	32900 Merced, CA MSA	047 Merced County	0003.05	Middle	109.4
06 CA	32900 Merced, CA MSA	047 Merced County	0003.06	Middle	111.7
06 CA	32900 Merced, CA MSA	047 Merced County	0004.01	Middle	89.0
06 CA	32900 Merced, CA MSA	047 Merced County	0004.03	Middle	90.6
06 CA	32900 Merced, CA MSA	047 Merced County	0004.04	Middle	117.1
06 CA	32900 Merced, CA MSA	047 Merced County	0005.03	Middle	96.7
06 CA	32900 Merced, CA MSA	047 Merced County	0005.04	Middle	81.9
06 CA	32900 Merced, CA MSA	047 Merced County	0005.05	Middle	89.9
06 CA	32900 Merced, CA MSA	047 Merced County	0006.01	Moderate	71.8
06 CA	32900 Merced, CA MSA	047 Merced County	0006.02	Middle	94.7
06 CA	32900 Merced, CA MSA	047 Merced County	0006.03	Upper	123.3
06 CA	32900 Merced, CA MSA	047 Merced County	0007.01	Moderate	78.6
06 CA	32900 Merced, CA MSA	047 Merced County	0007.02	Upper	173.9
06 CA	32900 Merced, CA MSA	047 Merced County	0008.01	Middle	96.5
06 CA	32900 Merced, CA MSA	047 Merced County	0008.02	Middle	96.1
06 CA	32900 Merced, CA MSA	047 Merced County	0009.01	Middle	101.5
06 CA	32900 Merced, CA MSA	047 Merced County	0009.03	Middle	88.3
06 CA	32900 Merced, CA MSA	047 Merced County	0009.04	Upper	143.8
06 CA	32900 Merced, CA MSA	047 Merced County	0010.03	Moderate	75.3
06 CA	32900 Merced, CA MSA	047 Merced County	0010.04	Middle	94.5
06 CA	32900 Merced, CA MSA	047 Merced County	0010.05	Moderate	62.7
06 CA	32900 Merced, CA MSA	047 Merced County	0010.06	Middle	84.0
06 CA	32900 Merced, CA MSA	047 Merced County	0010.07	Upper	120.3
06 CA	32900 Merced, CA MSA	047 Merced County	0010.08	Upper	192.2
06 CA	32900 Merced, CA MSA	047 Merced County	0011.01	Upper	122.7
06 CA	32900 Merced, CA MSA	047 Merced County	0012.00	Middle	115.6
06 CA	32900 Merced, CA MSA	047 Merced County	0013.01	Middle	92.4
06 CA	32900 Merced, CA MSA	047 Merced County	0013.02	Low	42.4
06 CA	32900 Merced, CA MSA	047 Merced County	0014.01	Middle	85.3
06 CA	32900 Merced, CA MSA	047 Merced County	0014.02	Middle	100.3
06 CA	32900 Merced, CA MSA	047 Merced County	0015.01	Middle	110.2
06 CA	32900 Merced, CA MSA	047 Merced County	0015.02	Moderate	52.7
06 CA	32900 Merced, CA MSA	047 Merced County	0015.03	Moderate	50.2
06 CA	32900 Merced, CA MSA	047 Merced County	0016.01	Moderate	53.5
06 CA	32900 Merced, CA MSA	047 Merced County	0016.03	Moderate	77.4
06 CA	32900 Merced, CA MSA	047 Merced County	0016.04	Middle	91.8
06 CA	32900 Merced, CA MSA	047 Merced County	0017.00	Moderate	68.2
06 CA	32900 Merced, CA MSA	047 Merced County	0018.01	Upper	160.4
06 CA	32900 Merced, CA MSA	047 Merced County	0019.01	Middle	80.3
06 CA	32900 Merced, CA MSA	047 Merced County	0019.02	Middle	95.3
06 CA	32900 Merced, CA MSA	047 Merced County	0020.01	Middle	108.1
06 CA	32900 Merced, CA MSA	047 Merced County	0020.02	Middle	82.6
06 CA	32900 Merced, CA MSA	047 Merced County	0021.00	Middle	88.9
06 CA	32900 Merced, CA MSA	047 Merced County	0022.01	Middle	87.8
06 CA	32900 Merced, CA MSA	047 Merced County	0022.03	Middle	86.5
06 CA	32900 Merced, CA MSA	047 Merced County	0022.04	Middle	119.6
06 CA	32900 Merced, CA MSA	047 Merced County	0023.01	Upper	151.8
06 CA	32900 Merced, CA MSA	047 Merced County	0023.03	Middle	88.7
06 CA	32900 Merced, CA MSA	047 Merced County	0023.04	Middle	108.6
06 CA	32900 Merced, CA MSA	047 Merced County	0023.05	Middle	117.6
06 CA	32900 Merced, CA MSA	047 Merced County	0023.06	Upper	143.4
06 CA	32900 Merced, CA MSA	047 Merced County	0024.01	Moderate	63.5
06 CA	32900 Merced, CA MSA	047 Merced County	0024.03	NA	0.0
06 CA	32900 Merced, CA MSA	047 Merced County	0024.04	Middle	91.1
06 CA	32900 Merced, CA MSA	047 Merced County	0025.00	Upper	131.1
06 CA	32900 Merced, CA MSA	047 Merced County	0026.01	Upper	153.0
06 CA	32900 Merced, CA MSA	047 Merced County	0026.02	Upper	155.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0011.01	Middle	98.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0011.02	Middle	85.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0011.03	Moderate	77.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0012.01	Moderate	60.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0012.02	Moderate	75.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0013.01	Middle	81.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0013.03	Moderate	77.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0013.04	Moderate	68.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0014.01	Moderate	73.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0014.02	Middle	87.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0014.03	Upper	128.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0014.04	Moderate	54.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.01	Middle	110.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.03	Middle	95.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.04	Moderate	79.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.05	Upper	121.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.06	Middle	93.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0015.07	Middle	102.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0016.02	Upper	152.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0016.03	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0016.04	Upper	136.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.04	Upper	128.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.05	Middle	97.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.06	Upper	198.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.08	Middle	104.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.09	Upper	127.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0017.10	Upper	162.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0018.01	Moderate	54.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0018.02	Moderate	53.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0019.01	Middle	99.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0019.02	Middle	83.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0019.03	Middle	91.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0110.00	Moderate	76.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0111.01	Middle	96.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0111.02	Middle	111.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0112.00	Middle	111.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0113.00	Middle	99.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0114.01	Middle	110.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0114.02	Middle	114.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0114.03	Moderate	69.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0115.02	Moderate	79.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0115.03	Middle	98.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0115.04	Moderate	50.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0116.01	Low	44.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0116.02	Moderate	58.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.07	Middle	97.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.08	Middle	82.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.09	Upper	131.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.10	Upper	138.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.11	Moderate	68.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.12	Moderate	77.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.14	Moderate	77.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.15	Middle	113.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.16	Upper	142.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.17	Middle	117.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.18	Upper	130.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.20	Low	37.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.21	Middle	81.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0117.22	Middle	105.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.02	Upper	132.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.07	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.09	Upper	146.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.10	Middle	116.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.12	Upper	129.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.13	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.14	Upper	123.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.16	Middle	111.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.17	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.20	Upper	150.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.21	Middle	98.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.22	Upper	156.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.23	Upper	126.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.24	Upper	161.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.25	Middle	120.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.26	Middle	85.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.27	Upper	140.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.28	Upper	170.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.29	Upper	169.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.30	Upper	164.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.31	Upper	137.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0218.32	Upper	155.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.03	Middle	109.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.05	Upper	136.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.12	Upper	178.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.13	Middle	94.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.14	Middle	114.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.15	Upper	123.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.16	Upper	162.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.17	Upper	171.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.18	Upper	129.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.19	Upper	129.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.20	Upper	158.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.21	Upper	181.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.22	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.23	Upper	139.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0219.24	Upper	137.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.02	Upper	135.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.03	Upper	149.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.11	Middle	104.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.12	Upper	144.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.13	Middle	94.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.14	Moderate	76.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.15	Upper	138.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.20	Upper	130.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.22	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.27	Middle	110.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.28	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.29	Middle	113.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.30	Middle	119.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.31	Upper	128.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.32	Upper	123.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.33	Middle	111.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.34	Upper	166.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.35	Upper	157.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.36	Upper	132.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.37	Upper	139.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.38	Upper	124.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.39	Upper	125.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.40	Upper	124.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.41	Upper	128.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.42	Upper	178.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.43	Upper	226.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.44	Upper	215.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.45	Upper	166.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.46	Upper	203.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.47	Middle	106.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.48	Upper	143.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.49	Upper	157.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.50	Upper	132.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.51	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.53	Upper	152.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.54	Middle	101.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.55	Middle	113.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.57	Upper	163.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.58	Upper	197.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.59	Upper	154.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.61	Upper	144.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.62	Upper	183.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.63	Upper	157.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.64	Upper	144.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.65	Upper	166.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0320.66	Upper	162.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.06	Upper	159.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.07	Middle	86.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.08	Middle	81.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.09	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.11	Upper	149.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.12	Upper	158.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.13	Upper	135.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.14	Middle	117.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.15	Middle	86.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0421.16	Upper	129.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0422.01	Middle	109.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0422.03	Upper	159.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0422.05	Upper	141.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0422.06	Upper	122.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.05	Upper	216.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.07	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.11	Middle	110.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.12	Middle	93.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.13	Moderate	78.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.15	Middle	111.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.17	Upper	154.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.19	Upper	136.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.20	Middle	90.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.23	Upper	164.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.24	Upper	145.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.25	Upper	126.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.26	Upper	135.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.27	Middle	106.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.28	Upper	204.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.29	Middle	113.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.30	Middle	107.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.31	Middle	82.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.32	Upper	179.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.33	Upper	191.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.34	Middle	91.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.35	Upper	148.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.36	Upper	162.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.37	Upper	170.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.38	Upper	121.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.39	Middle	114.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.40	Moderate	53.1

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0423.41	Middle	101.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.08	Upper	143.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.10	Middle	119.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.11	Middle	110.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.15	Upper	147.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.16	Middle	116.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.17	Upper	122.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.19	Upper	193.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.21	Upper	158.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.22	Upper	132.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.23	Upper	125.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.24	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.25	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.27	Upper	144.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.28	Upper	165.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.29	Middle	110.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.30	Upper	168.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.31	Upper	141.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.32	Upper	121.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.33	Middle	90.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.34	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.35	Middle	91.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.36	Upper	165.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.37	Upper	127.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.38	Upper	138.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0524.39	Middle	112.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.02	Middle	114.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.05	Moderate	76.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.06	Upper	130.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.11	Upper	151.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.13	Upper	124.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.14	Middle	112.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.18	Middle	86.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.19	Middle	88.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.20	Middle	118.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.21	Middle	91.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.22	Upper	125.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.23	Middle	110.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.24	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.26	Middle	113.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.27	Upper	129.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.28	Upper	154.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.29	Upper	177.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.30	Middle	119.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.31	Upper	122.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.32	Middle	115.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.33	Upper	123.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.34	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0525.35	Moderate	78.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.05	Middle	94.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.10	Upper	122.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.11	Moderate	56.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.14	Upper	127.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.19	Upper	142.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.20	Upper	191.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.22	Moderate	55.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.25	Moderate	62.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.26	Moderate	71.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.27	Moderate	69.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.28	Middle	91.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.29	Upper	131.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.30	Middle	105.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.31	Upper	194.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.32	Upper	155.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.33	Upper	182.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.34	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.35	Upper	137.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.36	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.37	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.38	Middle	119.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.39	Upper	136.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.40	Middle	103.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.41	Middle	114.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.42	Upper	176.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.43	Upper	216.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.45	Upper	218.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.46	Moderate	61.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.47	Moderate	75.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.48	Moderate	63.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.49	Moderate	75.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.50	Upper	138.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.51	Upper	120.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.52	Middle	98.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.53	Upper	120.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.54	Upper	155.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.55	Upper	234.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.56	Upper	202.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.57	Upper	234.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0626.58	Upper	163.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0627.01	Upper	202.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0627.02	Upper	161.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0628.00	Upper	223.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0629.00	Upper	186.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.04	Upper	130.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.05	Upper	149.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.06	Upper	146.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.07	Upper	161.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.08	Upper	179.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.09	Upper	194.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0630.10	Upper	166.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0631.01	Middle	93.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0631.02	Middle	104.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0631.03	Upper	208.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0632.01	Middle	96.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0632.02	Upper	120.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0633.01	Middle	103.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0633.02	Upper	142.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0634.00	Upper	153.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0635.00	Middle	112.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0636.01	Middle	119.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0636.03	Middle	107.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0636.04	Moderate	68.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0636.05	Low	46.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0637.01	Moderate	54.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0637.02	Moderate	54.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.02	Middle	117.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.03	Middle	103.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.05	Upper	132.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.06	Middle	108.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.07	Moderate	63.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0638.08	Moderate	51.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.02	Middle	117.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.03	Middle	111.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.04	Middle	85.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.05	Middle	97.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.06	Middle	89.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.08	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.09	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0639.10	Middle	115.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0740.03	Middle	80.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0740.04	Middle	89.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0740.05	Moderate	78.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0740.06	Moderate	65.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.02	Middle	82.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.03	Middle	94.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.06	Moderate	66.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.07	Middle	94.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.08	Moderate	77.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.09	Moderate	75.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.10	Middle	88.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0741.11	Middle	91.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0742.00	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0743.00	Moderate	71.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0744.03	Low	40.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0744.05	Low	43.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0744.06	Moderate	64.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0744.07	Low	48.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0744.08	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0745.01	Low	39.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0745.02	Moderate	52.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0746.01	Middle	91.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0746.02	Moderate	56.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0747.01	Moderate	64.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0747.02	Middle	86.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0748.01	Moderate	58.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0748.02	Moderate	50.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0748.03	Moderate	77.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0748.05	Low	46.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0748.06	Moderate	51.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0749.01	Moderate	50.7



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0749.02	Low	46.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0750.02	Low	34.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0750.03	Low	33.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0750.04	Low	44.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0751.00	Moderate	61.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0752.01	Moderate	51.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0752.02	Middle	85.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0753.01	Moderate	76.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0753.02	Moderate	73.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0753.03	Upper	142.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0754.01	Middle	95.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0754.03	Moderate	70.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0754.04	Middle	90.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0754.05	Moderate	73.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.04	Middle	106.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.05	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.06	Middle	113.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.07	Middle	84.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.12	Middle	80.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.13	Moderate	72.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.14	Moderate	57.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.16	Middle	81.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.17	Moderate	64.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0755.18	Middle	114.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0756.03	Upper	126.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0756.04	Upper	155.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0756.05	Upper	165.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0756.06	Upper	228.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0756.07	Upper	142.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0757.01	Upper	121.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0757.02	Upper	126.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0757.03	Upper	168.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.05	Middle	94.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.06	Middle	82.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.07	Upper	122.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.08	Upper	145.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.09	Upper	194.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.10	Upper	129.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.11	Moderate	74.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.12	Moderate	76.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.13	Upper	145.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.14	Upper	160.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.15	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0758.16	Middle	99.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0759.01	Middle	103.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0759.02	Moderate	63.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0760.01	Moderate	63.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0760.02	Upper	138.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0761.02	Moderate	60.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0761.03	Moderate	61.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0761.04	Middle	99.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0761.05	Middle	85.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.01	Upper	131.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.02	Middle	96.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.04	Moderate	61.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.05	Middle	97.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.06	Middle	92.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0762.08	Middle	102.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0863.01	Moderate	79.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0863.03	Middle	86.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0863.04	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0863.05	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0863.06	Moderate	75.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0864.02	Middle	97.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0864.04	Moderate	74.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0864.05	Moderate	66.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0864.06	Moderate	66.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0864.07	Moderate	74.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0865.01	Moderate	64.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0865.02	Moderate	53.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0866.01	Moderate	54.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0866.02	Moderate	57.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0867.01	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0867.02	Moderate	57.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0868.01	Middle	80.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0868.02	Middle	88.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0868.03	Moderate	62.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0869.01	Low	46.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0869.02	Middle	84.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0869.03	Moderate	63.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0870.01	Moderate	64.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0870.02	Moderate	70.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0871.01	Moderate	55.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0871.02	Moderate	64.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0871.03	Moderate	74.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0871.05	Moderate	69.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0871.06	Low	42.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0872.00	Middle	83.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0873.01	Low	41.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0873.02	Moderate	60.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0874.01	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0874.03	Moderate	51.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0874.04	Moderate	52.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0874.05	Low	47.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0875.03	Moderate	59.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0875.04	Low	48.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0875.05	Moderate	50.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0876.01	Moderate	53.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0876.02	Moderate	76.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0877.01	Middle	92.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0877.03	Moderate	76.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0877.04	Middle	85.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0878.01	Moderate	78.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0878.02	Moderate	72.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0878.03	Moderate	56.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0878.05	Moderate	66.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0878.06	Moderate	58.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0879.01	Moderate	78.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0879.02	Middle	86.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0880.01	Moderate	79.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0880.02	Moderate	78.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0881.01	Moderate	73.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0881.04	Moderate	70.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0881.05	Middle	82.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0881.06	Moderate	71.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0881.07	Moderate	58.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0882.01	Moderate	50.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0882.02	Middle	95.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0882.03	Middle	87.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0883.01	Moderate	68.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0883.02	Middle	96.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0884.01	Middle	91.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0884.02	Moderate	59.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0884.03	Moderate	75.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0885.01	Moderate	73.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0885.02	Moderate	68.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0886.01	Moderate	77.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0886.02	Moderate	78.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0887.01	Moderate	61.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0887.02	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0888.01	Moderate	56.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0888.02	Moderate	56.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0889.01	Moderate	67.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0889.02	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0889.03	Moderate	68.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0889.04	Moderate	55.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0889.05	Moderate	52.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0890.01	Moderate	62.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0890.03	Moderate	62.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0890.04	Moderate	61.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0891.02	Middle	88.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0891.04	Moderate	52.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0891.05	Moderate	57.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0891.06	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0891.07	Middle	99.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.02	Moderate	62.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.03	Middle	82.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.04	Moderate	74.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.12	Moderate	61.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.14	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.15	Upper	121.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.16	Middle	112.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.17	Upper	128.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.20	Middle	110.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.22	Moderate	62.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.23	Moderate	68.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.24	Moderate	78.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.25	Middle	104.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.26	Middle	112.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.27	Middle	82.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.29	Middle	88.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.30	Middle	103.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.31	Upper	125.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.32	Middle	113.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.33	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.34	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.35	Middle	104.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.37	Upper	129.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.38	Upper	147.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.39	Upper	146.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.40	Middle	93.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.41	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.42	Middle	93.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.43	Middle	101.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.44	Upper	135.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.45	Upper	128.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.46	Upper	125.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.47	Moderate	63.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.48	Moderate	61.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.49	Moderate	54.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.50	Middle	104.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0992.51	Middle	82.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.05	Middle	86.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.06	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.07	Middle	110.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.08	Upper	202.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.09	Upper	136.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.10	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0993.11	Upper	128.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.02	Moderate	66.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.04	Upper	140.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.05	Middle	108.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.06	Middle	90.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.07	Upper	127.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.08	Upper	130.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.10	Moderate	60.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.11	Moderate	66.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.12	Middle	90.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.15	Upper	144.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.16	Middle	108.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.17	Middle	106.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.18	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0994.19	Upper	162.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.02	Moderate	64.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.04	Upper	121.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.06	Upper	132.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.08	Moderate	76.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.09	Moderate	59.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.10	Moderate	51.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.11	Upper	134.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.12	Upper	141.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.13	Upper	120.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0995.14	Upper	132.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0996.01	Low	49.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0996.02	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0996.03	Upper	128.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0996.04	Middle	103.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0996.05	Upper	122.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0997.01	Moderate	59.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0997.02	Moderate	69.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0997.03	Middle	90.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0998.01	Moderate	63.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0998.02	Low	38.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0998.03	Moderate	57.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0999.02	Middle	80.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0999.03	Moderate	67.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0999.04	Moderate	52.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0999.05	Middle	91.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	0999.06	Upper	134.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.01	Upper	124.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.03	Upper	128.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.04	Upper	124.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.05	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.06	Upper	157.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.07	Upper	137.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.08	Upper	131.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.10	Upper	131.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.11	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.12	Upper	165.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.14	Middle	82.3



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1100.15	Upper	122.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.02	Upper	126.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.04	Middle	83.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.06	Middle	105.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.08	Middle	109.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.09	Middle	114.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.10	Moderate	71.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.11	Middle	96.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.13	Middle	108.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.14	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.15	Middle	97.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.16	Upper	136.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.17	Middle	104.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1101.18	Upper	191.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1102.01	Moderate	60.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1102.02	Moderate	64.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1102.03	Middle	109.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1103.01	Middle	105.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1103.02	Middle	109.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1103.03	Middle	91.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1103.04	Middle	114.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1104.01	Middle	102.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1104.02	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1105.00	Moderate	55.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1106.03	Moderate	50.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1106.04	Middle	95.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1106.05	Middle	113.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1106.06	Moderate	56.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	1106.07	Moderate	69.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	9800.00	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA MD	059 Orange County	9901.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0301.01	Middle	80.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0301.03	Middle	103.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0301.04	Middle	113.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0302.00	Middle	101.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0303.00	Moderate	71.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0304.00	Moderate	76.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0305.01	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0305.02	Moderate	64.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0305.03	Low	41.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0306.02	Upper	168.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0306.03	Upper	178.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0306.04	Upper	243.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0306.05	Upper	213.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0307.00	Middle	90.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0308.00	Middle	101.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0309.00	Middle	89.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0310.01	Middle	109.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0310.02	Middle	83.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0311.00	Middle	99.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0312.00	Middle	119.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0313.00	Moderate	77.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0314.01	Moderate	76.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0314.02	Middle	85.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0315.01	Middle	103.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0315.03	Upper	151.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0315.04	Middle	97.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0316.01	Moderate	60.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0316.02	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0317.01	Middle	90.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0317.02	Middle	98.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0317.03	Middle	105.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0317.04	Middle	107.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0401.01	Middle	107.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0401.02	Middle	105.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0402.01	Middle	102.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0402.02	Middle	86.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0402.03	Low	44.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0402.04	Moderate	57.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0403.02	Upper	142.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0403.03	Middle	107.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0403.04	Moderate	59.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0403.05	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0404.02	Middle	103.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0404.03	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0404.04	Upper	123.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0404.05	Upper	173.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0405.01	Middle	105.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0405.02	Middle	101.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0405.03	Middle	80.2

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.03	Upper	139.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.04	Upper	126.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.05	Moderate	68.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.06	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.09	Upper	182.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.11	Upper	158.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.16	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.17	Upper	174.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.18	Upper	139.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.19	Upper	200.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.20	Upper	184.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.21	Upper	183.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0406.22	Upper	184.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0407.01	Upper	168.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0407.02	Upper	160.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0407.03	Upper	164.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.06	Upper	141.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.07	Upper	155.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.08	Middle	95.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.09	Middle	91.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.12	Upper	122.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.13	Upper	185.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.14	Moderate	76.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.15	Upper	122.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.16	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0408.21	Middle	98.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0409.01	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0409.02	Upper	135.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0409.03	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0409.04	Upper	127.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0410.01	Middle	90.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0410.02	Middle	107.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0410.03	Upper	124.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0410.04	Middle	85.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0411.01	Low	45.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0411.02	Middle	87.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0412.01	Middle	117.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0412.02	Middle	82.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0412.03	Middle	94.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0413.01	Middle	98.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0413.02	Middle	89.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.03	Upper	137.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.04	Middle	110.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.05	Middle	89.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.06	Middle	95.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.07	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.08	Moderate	71.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.10	Moderate	80.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.11	Moderate	77.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.12	Middle	91.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.13	Upper	220.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.14	Upper	166.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0414.15	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0415.00	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0416.01	Low	48.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0416.02	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0417.02	Middle	105.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0417.03	Moderate	60.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0417.04	Moderate	75.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.03	Upper	170.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.04	Upper	162.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.05	Middle	119.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.06	Upper	188.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.07	Upper	143.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.08	Upper	183.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.09	Middle	94.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.10	Upper	178.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.12	Upper	139.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0418.13	Middle	92.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.04	Upper	130.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.05	Moderate	76.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.06	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.09	Upper	131.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.10	Upper	121.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.12	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.13	Upper	138.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.14	Upper	183.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0419.15	Upper	130.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.03	Upper	149.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.04	Upper	190.0

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.05	Upper	164.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.07	Upper	134.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.08	Upper	156.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.09	Middle	109.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.10	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.12	Upper	128.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.15	Upper	186.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.16	Upper	148.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.17	Upper	164.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0420.18	Upper	164.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.06	Middle	92.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.07	Upper	189.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.08	Upper	159.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.09	Moderate	53.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.10	Moderate	63.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.12	Middle	92.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.13	Upper	125.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.14	Upper	130.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0422.17	Upper	165.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0423.00	Middle	84.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.01	Upper	146.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.02	Middle	95.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.03	Upper	155.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.04	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.05	Low	48.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.06	Middle	105.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.07	Middle	80.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.08	Upper	126.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.09	Middle	95.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.10	Middle	100.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.11	Middle	99.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0424.12	Upper	152.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.05	Moderate	56.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.07	Middle	102.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.08	Moderate	76.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.09	Moderate	77.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.10	Moderate	67.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.11	Moderate	61.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.12	Moderate	76.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.13	Middle	84.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.14	Moderate	60.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.15	Moderate	66.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.16	Moderate	59.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.17	Middle	86.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.18	Moderate	78.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.19	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.20	Moderate	77.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.21	Moderate	66.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.22	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0425.23	Moderate	76.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.21	Middle	109.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.22	Upper	127.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.23	Middle	115.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.24	Middle	112.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.25	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.26	Middle	96.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.27	Middle	101.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.28	Moderate	74.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.29	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.30	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.31	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0426.32	Middle	88.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.08	Middle	103.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.09	Middle	86.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.11	Moderate	58.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.14	Upper	182.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.16	Upper	129.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.17	Middle	88.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.19	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.20	Moderate	71.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.23	Middle	83.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.24	Upper	140.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.26	Upper	153.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.28	Upper	131.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.30	Middle	85.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.31	Middle	109.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.32	Middle	114.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.33	Upper	134.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.37	Upper	149.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.38	Upper	128.4

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.39	Upper	136.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.40	Moderate	72.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.41	Middle	84.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.42	Middle	111.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.43	Upper	148.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.44	Upper	120.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.45	Middle	82.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.46	Middle	98.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.47	Middle	80.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.48	Upper	148.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.49	Upper	148.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.50	Moderate	69.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.51	Middle	90.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0427.52	Middle	92.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0428.01	Middle	87.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0428.02	Moderate	61.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.02	Moderate	73.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.03	Moderate	75.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.05	Middle	85.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.06	Moderate	70.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.07	Middle	80.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0429.08	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.01	Moderate	70.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.03	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.05	Middle	84.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.06	Moderate	66.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.07	Upper	155.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.08	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.09	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0430.10	Middle	100.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.01	Upper	137.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.02	Upper	167.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.03	Upper	208.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.04	Upper	144.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.05	Upper	129.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.06	Middle	110.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.07	Middle	110.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.08	Upper	152.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.09	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.10	Middle	92.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.11	Upper	130.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.16	Middle	93.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.17	Upper	159.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.18	Upper	147.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.20	Moderate	74.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.22	Upper	137.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.27	Upper	136.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.28	Middle	101.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.29	Middle	96.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.35	Upper	138.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.46	Upper	176.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.48	Upper	160.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.52	Upper	179.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.54	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.56	Middle	116.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.62	Upper	172.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.64	Upper	149.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.65	Upper	167.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.66	Middle	95.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.67	Upper	143.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.70	Upper	144.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.71	Middle	118.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.72	Upper	155.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.74	Middle	118.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.76	Upper	142.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.78	Upper	186.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.79	Middle	100.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.92	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.93	Upper	159.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.94	Upper	158.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.95	Upper	137.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.96	Upper	185.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.97	Upper	154.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0432.98	Upper	123.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.04	Middle	106.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.06	Moderate	72.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.07	Moderate	72.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.08	Low	48.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.09	Moderate	54.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.10	Moderate	69.8



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.11	Middle	83.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.12	Middle	86.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.13	Moderate	57.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.14	Moderate	68.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.15	Middle	112.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.16	Moderate	73.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.18	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0433.19	Middle	86.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0434.01	Moderate	57.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0434.03	Moderate	53.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0434.04	Moderate	59.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0434.05	Low	49.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.03	Moderate	50.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.05	Low	41.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.06	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.09	Middle	89.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.12	Middle	92.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.13	Moderate	62.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.17	Middle	96.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.18	Moderate	71.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.19	Moderate	56.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.20	Middle	116.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.21	Low	37.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.22	Moderate	70.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.23	Moderate	51.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0435.24	Upper	124.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0436.01	Moderate	56.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0436.02	Moderate	52.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0437.01	Middle	80.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0437.02	Middle	85.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0437.03	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.02	Middle	117.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.07	Middle	91.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.09	Upper	131.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.10	Upper	135.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.12	Middle	83.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.13	Middle	81.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.18	Middle	114.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.20	Upper	134.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.21	Middle	104.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.22	Upper	134.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.23	Upper	165.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0438.24	Middle	96.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0439.00	Middle	97.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0440.00	Moderate	53.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0441.01	Moderate	60.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0441.02	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0441.03	Moderate	69.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0441.04	Middle	108.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0442.00	Moderate	52.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0443.00	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0444.03	Middle	93.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0444.04	Upper	132.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0444.05	Middle	119.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0444.06	Middle	117.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0444.07	Middle	111.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.05	Middle	83.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.07	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.09	Moderate	61.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.10	Moderate	53.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.15	Low	42.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.16	Moderate	70.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.17	Middle	115.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.18	Middle	81.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.20	Middle	87.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.21	Moderate	56.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.23	Moderate	57.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0445.24	Moderate	65.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0446.02	Upper	194.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0446.04	Middle	116.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0446.05	Moderate	55.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0446.06	Upper	141.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0447.01	Moderate	65.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0447.02	Moderate	51.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0448.04	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0448.05	Middle	112.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0448.06	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0448.07	Middle	106.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.04	Upper	124.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.07	Low	44.4

## Citibank National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.11	Middle	85.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.16	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.17	Upper	146.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.18	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.19	Moderate	76.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.21	Upper	197.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.22	Upper	162.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.23	Upper	127.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.24	Middle	83.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.25	Middle	105.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.26	Moderate	64.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.27	Middle	115.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.28	Upper	166.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.29	Middle	100.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.30	Middle	81.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.31	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.32	Upper	134.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.33	Moderate	57.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0449.34	Low	42.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0450.00	Middle	82.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.03	Upper	153.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.09	Middle	111.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.10	Middle	93.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.14	Upper	169.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.15	Upper	204.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.16	Middle	102.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.17	Middle	89.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.18	Moderate	67.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.19	Middle	97.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.20	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.22	Upper	223.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.23	Upper	157.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.24	Upper	126.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.25	Upper	197.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.26	Moderate	67.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.27	Moderate	77.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.28	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0451.29	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.07	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.09	Moderate	63.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.12	Middle	87.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.13	Middle	92.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.14	Upper	151.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.16	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.17	Moderate	72.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.22	Middle	90.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.24	Middle	105.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.26	Middle	100.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.28	Middle	116.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.33	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.34	Upper	158.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0452.35	Upper	143.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0453.02	Moderate	75.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0453.03	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0453.05	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0453.06	Middle	109.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0455.01	Moderate	65.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0455.02	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.06	Upper	186.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.10	Moderate	55.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.11	Moderate	51.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.12	Low	35.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.13	Upper	204.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.14	Upper	257.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.15	Middle	95.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.16	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.17	Upper	125.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.18	Low	32.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0456.19	Low	33.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.03	Moderate	56.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.04	Low	37.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.06	Moderate	54.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.07	Moderate	69.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.08	Low	41.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0457.09	Moderate	50.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0459.00	Middle	95.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0461.01	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0461.02	Low	35.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0461.03	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0462.00	Moderate	53.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0464.01	Middle	109.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0464.02	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0464.03	Middle	80.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0464.04	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0464.05	Middle	101.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0465.01	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0465.02	Moderate	53.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0466.01	Upper	135.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0466.02	Upper	145.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0467.00	Moderate	56.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0468.00	Middle	98.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0469.00	Moderate	59.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0470.00	Moderate	59.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0472.01	Moderate	51.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0472.02	Moderate	68.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0479.01	Upper	147.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0479.02	Upper	209.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0481.00	Upper	181.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0482.00	Upper	157.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0483.00	Upper	124.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0487.00	Upper	126.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0488.00	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0489.01	Middle	84.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0489.02	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0490.01	Upper	129.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0490.02	Upper	120.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0491.01	Middle	88.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0491.02	Middle	116.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0494.00	Middle	92.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0495.01	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0495.02	Low	28.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0496.00	Upper	154.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0497.01	Upper	189.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0497.02	Upper	209.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0498.00	Middle	98.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0503.01	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0503.02	Upper	161.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0504.01	Upper	126.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0504.02	Middle	108.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0505.01	Middle	95.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0505.02	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0505.03	Upper	139.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0506.00	Upper	146.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0507.01	Upper	154.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0507.02	Upper	156.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0509.01	Middle	114.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0509.02	Upper	140.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0511.00	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0512.00	Middle	99.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0513.01	Moderate	74.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0513.02	Middle	83.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0514.01	Middle	115.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	0514.02	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9401.00	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9404.00	Moderate	79.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9405.00	Upper	180.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9406.00	Upper	157.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9407.00	Middle	97.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9408.00	Upper	136.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9409.00	Middle	110.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9410.01	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9410.02	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9411.00	Moderate	74.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9412.00	Upper	134.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9413.00	Middle	97.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9414.00	Middle	82.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9415.00	Middle	80.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9800.04	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	065 Riverside County	9810.00	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0001.00	Upper	156.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0002.00	Upper	178.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0003.00	Upper	188.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0004.00	Middle	105.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0005.01	Low	38.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0005.02	Middle	112.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0006.00	Middle	97.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0007.00	Low	22.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0008.00	Moderate	76.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0011.02	Upper	146.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0011.03	NA	0.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0012.01	Moderate	70.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0012.02	Middle	84.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0013.00	Moderate	68.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0014.00	Upper	137.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0015.00	Upper	153.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0016.01	Upper	134.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0016.02	Upper	168.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0017.01	Middle	86.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0017.02	Middle	93.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0018.00	Moderate	67.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0019.00	Middle	94.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0020.00	Middle	111.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0021.00	Moderate	67.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0022.00	Moderate	65.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0023.00	Upper	147.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0024.00	Upper	178.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0025.00	Upper	184.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0026.00	Upper	125.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0027.00	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0028.00	Moderate	67.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0029.00	Middle	88.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0030.01	Low	43.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0030.02	Middle	106.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0031.01	Moderate	61.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0031.02	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0032.02	Moderate	59.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0032.03	Low	47.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0032.04	Low	44.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0033.00	Upper	144.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0034.00	Middle	114.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0035.01	Middle	96.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0035.02	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0036.00	Moderate	60.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0037.00	Moderate	50.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0038.00	Middle	83.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0039.00	Middle	106.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.05	Middle	109.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.06	Middle	99.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.08	Middle	118.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.11	Upper	197.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.12	Upper	148.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.13	Middle	90.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.14	Moderate	66.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.15	Middle	101.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.16	Upper	146.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.17	Middle	112.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.18	Upper	122.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.19	Middle	93.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0040.20	Low	30.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0041.00	Moderate	66.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0042.01	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0042.02	Moderate	59.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0042.03	Moderate	53.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0043.01	Moderate	65.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0043.02	Moderate	54.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0044.01	Moderate	52.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0044.02	Low	46.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0045.01	Low	42.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0045.02	Low	49.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0046.02	Low	35.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0046.03	Low	47.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0046.04	Low	46.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0047.01	Low	42.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0047.02	Moderate	52.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0048.01	Moderate	51.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0048.02	Moderate	60.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.04	Moderate	64.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.06	Moderate	60.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.07	Low	30.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.08	Moderate	69.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.09	Moderate	65.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0049.10	Middle	94.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0050.02	Low	41.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0050.03	Moderate	60.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0050.04	Moderate	61.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0051.01	Moderate	50.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0051.02	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0052.01	Low	29.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0052.02	Upper	127.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0052.04	Middle	99.7



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0052.05	Moderate	54.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0053.01	Low	30.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0054.02	Moderate	65.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0054.03	Middle	117.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0054.04	Upper	132.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.02	Moderate	50.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.05	Low	46.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.06	Low	44.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.08	Low	42.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.09	Low	44.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0055.10	Low	28.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0056.01	Moderate	51.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0056.05	Moderate	60.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0056.06	Middle	93.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0057.01	Upper	126.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0057.02	Upper	182.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0058.01	Upper	120.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0058.03	Upper	157.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0058.04	Upper	180.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0059.01	Middle	99.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0059.03	Low	46.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0059.04	Middle	105.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0060.02	Moderate	56.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0060.03	Moderate	60.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0060.04	Upper	133.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0061.01	Low	46.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0061.02	Moderate	59.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0062.02	Low	46.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0062.03	Low	32.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0062.04	Moderate	66.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0063.00	Moderate	52.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0064.00	Moderate	59.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0065.01	Low	25.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0065.02	Moderate	76.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0066.00	Moderate	54.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0067.03	Moderate	56.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0067.04	Middle	82.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0067.05	Low	46.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0067.06	Moderate	68.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0068.01	Moderate	64.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0068.02	Low	26.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0068.03	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0069.01	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0069.02	Low	35.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.01	Moderate	58.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.07	Middle	80.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.10	Middle	102.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.11	Moderate	65.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.12	Moderate	77.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.13	Middle	88.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.16	Middle	91.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.17	Middle	110.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.19	Low	29.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.20	Upper	144.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.21	Moderate	60.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.22	Moderate	70.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.23	Moderate	72.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.24	Moderate	50.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.25	Upper	124.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.26	Upper	122.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.27	Middle	90.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0070.28	Middle	94.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.01	Upper	168.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.03	Middle	115.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.05	Middle	93.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.06	Upper	126.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.07	Upper	160.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.08	Upper	132.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.09	Middle	106.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.10	Upper	139.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0071.11	Upper	181.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.02	Moderate	78.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.04	Moderate	70.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.06	Middle	96.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.07	Middle	81.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.08	Middle	90.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0072.09	Middle	91.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0073.01	Low	45.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.02	Moderate	69.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.03	Moderate	77.7

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.13	Low	49.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.14	Moderate	73.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.15	Moderate	79.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.16	Moderate	65.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.17	Middle	97.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.22	Moderate	74.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.23	Low	36.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.24	Low	40.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.26	Moderate	75.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.27	Moderate	76.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.28	Middle	85.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.29	Moderate	50.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.30	Middle	94.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.31	Middle	93.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.32	Middle	92.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.34	Moderate	64.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.35	Low	38.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.36	Middle	98.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.37	Middle	113.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.38	Moderate	68.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0074.39	Middle	101.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0075.01	Moderate	69.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0075.03	Moderate	78.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0075.04	Middle	98.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0076.02	Middle	84.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0076.03	Moderate	62.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0076.04	Moderate	76.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0077.01	Low	48.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0077.02	Upper	184.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0078.01	Middle	103.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0078.02	Upper	127.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0079.03	Middle	101.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0079.04	Middle	106.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0079.05	Upper	134.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0079.06	Middle	80.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.05	Upper	141.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.06	Upper	183.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.07	Middle	118.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.08	Upper	125.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.09	Upper	123.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0080.10	Middle	119.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.11	Middle	83.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.13	Moderate	75.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.17	Middle	88.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.19	Middle	99.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.20	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.22	Upper	128.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.24	Middle	96.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.25	Middle	106.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.27	Moderate	77.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.28	Moderate	74.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.29	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.30	Middle	83.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.31	Middle	87.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.32	Middle	90.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.33	Moderate	54.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.34	Moderate	78.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.35	Middle	85.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.36	Middle	82.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.37	Middle	91.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.38	Middle	81.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.39	Moderate	56.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.40	Middle	113.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.41	Moderate	60.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.42	Moderate	73.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.43	Middle	81.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.44	Middle	103.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0081.45	Middle	97.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.03	Middle	81.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.04	Middle	108.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.06	Middle	95.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.07	Middle	104.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.08	Middle	89.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.09	Upper	136.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.10	Upper	161.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0082.11	Middle	107.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0084.02	Upper	125.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0084.03	Upper	143.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0084.04	Middle	91.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.01	Upper	168.8

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.04	Upper	149.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.05	Upper	169.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.06	Middle	110.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.07	Upper	136.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.08	Upper	173.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.09	Upper	196.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.10	Upper	190.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.12	Upper	192.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0085.13	Upper	166.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0086.01	Upper	145.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0086.02	Middle	83.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.02	Upper	173.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.03	Upper	145.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.04	Upper	142.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.06	Upper	221.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.07	Upper	172.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0087.08	Upper	123.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0088.02	Upper	129.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0088.03	Upper	127.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.05	Middle	91.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.07	Moderate	65.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.08	Moderate	73.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.09	Middle	100.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.10	Moderate	72.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.11	Moderate	52.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.12	Middle	104.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0089.13	Moderate	67.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.04	Middle	84.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.05	Moderate	67.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.06	Moderate	67.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.07	Low	44.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.08	Moderate	69.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.10	Middle	87.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0090.11	Upper	124.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.03	Middle	91.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.05	Moderate	61.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.06	Middle	88.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.07	Middle	85.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.08	Middle	101.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.09	Middle	103.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.10	Low	34.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.11	Middle	80.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0091.12	Moderate	75.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0092.01	Middle	105.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.07	Middle	108.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.08	Middle	96.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.09	Middle	113.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.10	Middle	88.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.11	Middle	95.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.12	Middle	89.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.14	Middle	102.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.16	Moderate	74.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.17	Middle	101.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.18	Moderate	68.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.19	Moderate	69.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.20	Moderate	66.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.21	Middle	95.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.23	Upper	143.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.26	Upper	160.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.28	Upper	163.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.29	Moderate	76.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.30	Upper	136.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.31	Upper	132.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.32	Middle	88.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.33	Upper	137.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.34	Middle	118.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.35	Middle	85.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0093.36	Upper	183.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.03	Middle	96.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.04	Upper	127.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.06	Upper	130.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.08	Upper	136.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.09	Upper	122.8
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0094.10	Middle	104.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0095.01	Moderate	72.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0095.02	Middle	101.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0095.03	Moderate	54.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0095.04	Moderate	62.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.01	Moderate	66.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.08	Middle	81.6

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.09	Moderate	71.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.10	Middle	94.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.11	Middle	92.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.12	Middle	98.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.14	Middle	118.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.16	Middle	99.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.17	Upper	158.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.18	Middle	104.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.22	Upper	154.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.32	Upper	134.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.33	Moderate	66.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.34	Low	47.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.35	Upper	148.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.37	Upper	128.7
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.39	Middle	80.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.40	Moderate	71.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.41	Low	43.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.42	Moderate	79.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.43	Middle	113.5
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.44	Upper	144.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.45	Upper	150.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.46	Upper	125.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.47	Middle	84.0
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.48	Middle	99.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.49	Upper	129.4
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.50	Upper	163.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.51	Middle	114.2
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.52	Upper	164.3
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0096.53	Middle	112.1
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0098.00	Moderate	64.6
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	0099.00	Moderate	65.9
06 CA	40900 Sacramento-Roseville-Folsom, CA MSA	067 Sacramento County	9883.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.03	Upper	144.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.04	Upper	153.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.05	Upper	159.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.07	Upper	164.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.08	Middle	113.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.09	Upper	161.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.11	Upper	143.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.15	Middle	104.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.17	Upper	171.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.18	Upper	179.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.19	Middle	100.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.20	Upper	125.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.21	Upper	179.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0001.22	Upper	209.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0002.01	Middle	100.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0002.03	Middle	102.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0002.05	Middle	108.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0002.07	Middle	105.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0002.08	Middle	108.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0003.04	Middle	92.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0003.05	Low	46.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0003.06	Moderate	59.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0003.07	Moderate	54.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0003.08	Moderate	67.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0004.01	Upper	128.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0004.03	Middle	118.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0004.04	Middle	117.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0005.01	Middle	108.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0005.03	Middle	97.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0005.04	Upper	131.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0006.03	Middle	111.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0006.04	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0006.05	Moderate	64.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0006.06	Middle	103.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.04	Upper	154.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.08	Middle	115.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.12	Upper	146.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.13	Upper	151.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.14	Upper	179.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.15	Upper	197.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.16	Upper	187.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.17	Upper	143.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.18	Upper	126.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.19	Upper	194.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.20	Upper	195.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.21	Middle	96.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.23	Middle	88.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0008.24	Moderate	79.9



### Citibank, National Association - Census Tract Listing

[illegible]

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0021.12	Middle	92.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0022.04	Middle	91.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0022.06	Upper	123.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0022.07	Middle	83.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.06	Upper	120.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.07	Middle	91.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.08	Middle	115.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.09	Middle	104.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.10	Middle	114.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.11	Middle	118.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.12	Upper	158.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.13	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.14	Upper	155.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0023.15	Upper	174.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0024.03	Moderate	68.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0024.04	Middle	97.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0024.05	Middle	85.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0024.06	Moderate	64.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0025.01	Moderate	64.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0025.03	Middle	89.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0025.04	Middle	95.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.02	Middle	81.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.04	Middle	115.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.06	Middle	113.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.08	Upper	121.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.09	Moderate	79.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.10	Upper	149.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0026.11	Middle	118.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.03	Upper	142.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.05	Middle	114.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.06	Upper	143.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.07	Upper	148.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.08	Upper	161.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0027.09	Upper	156.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0028.01	Middle	102.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0028.03	Moderate	68.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0028.04	Moderate	60.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0029.01	Moderate	72.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0029.02	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0030.00	Moderate	72.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0031.01	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0031.02	Moderate	52.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0032.01	Middle	93.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0032.02	Middle	88.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0033.01	Moderate	61.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0033.02	Moderate	68.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0034.01	Middle	81.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0034.03	Middle	98.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0034.04	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0034.05	Moderate	65.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.03	Middle	94.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.05	Moderate	71.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.06	Middle	82.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.07	Middle	117.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.09	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0035.10	Moderate	61.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.03	Middle	107.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.05	Middle	112.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.06	Moderate	67.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.07	Middle	95.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.09	Moderate	68.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.11	Moderate	61.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0036.12	Middle	92.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0037.00	Moderate	54.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0038.01	Middle	101.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0038.03	Middle	86.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0038.04	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0039.00	Middle	101.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0040.01	Middle	86.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0040.03	Middle	82.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0040.04	Middle	103.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0041.01	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0041.03	Moderate	75.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0041.04	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0042.01	Moderate	63.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0042.02	Moderate	59.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0043.01	Moderate	77.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0043.02	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0044.01	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0044.03	Moderate	73.8

## Citibank National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0044.04	Moderate	62.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.03	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.05	Moderate	76.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.07	Moderate	59.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.09	Middle	116.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.10	Moderate	77.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.11	Upper	143.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0045.12	Middle	115.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0046.01	Middle	96.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0046.03	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0046.04	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0047.00	Moderate	73.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0048.00	Low	49.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0049.01	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0049.02	Low	42.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0051.01	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0051.02	Low	42.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0052.00	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0053.00	Moderate	63.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0054.00	Moderate	53.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0055.01	Low	37.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0055.02	Low	40.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0056.01	Moderate	69.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0056.02	Low	45.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0057.01	Low	25.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0058.00	Moderate	51.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0061.01	Moderate	64.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0061.02	Middle	116.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0062.01	Moderate	76.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0062.03	Moderate	57.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0062.04	Low	45.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0063.01	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0063.03	Moderate	59.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0063.04	Moderate	66.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0064.01	Moderate	52.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0064.02	Moderate	69.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0065.01	Low	48.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0065.02	Moderate	52.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0066.01	Moderate	78.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0066.03	Moderate	67.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0066.04	Middle	81.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0067.00	Moderate	72.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0070.01	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0070.02	Moderate	61.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.04	Upper	137.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.05	Upper	133.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.06	Middle	100.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.07	Moderate	53.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.08	Middle	84.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.10	Middle	103.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.11	Middle	94.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0071.12	Moderate	68.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0072.01	Middle	80.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0072.02	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0073.03	Moderate	62.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0073.05	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0073.06	Middle	95.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0073.07	Upper	122.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0073.08	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.04	Upper	125.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.07	Moderate	67.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.08	Low	43.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.09	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.10	Moderate	53.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.11	Upper	135.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0074.12	Moderate	75.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0076.03	Moderate	65.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0076.04	Middle	88.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0076.05	Moderate	63.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0076.06	Low	45.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0078.00	Middle	94.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0079.03	Upper	133.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0079.04	Upper	172.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0079.05	Upper	156.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0079.06	Upper	189.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0080.01	Middle	102.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0080.03	Low	48.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0080.04	Moderate	65.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0081.00	Moderate	61.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	082 San Bernardino County	0082.01	Middle	96.7

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0082.02	Upper	125.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0083.01	Upper	144.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0083.02	Upper	184.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0084.02	Middle	119.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0084.03	Upper	137.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0084.04	Moderate	69.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0084.05	Upper	124.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0084.06	Upper	133.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0085.01	Upper	157.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0085.02	Upper	267.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0086.01	Middle	100.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0086.02	Middle	92.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.05	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.08	Upper	131.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.09	Middle	104.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.10	Moderate	54.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.11	Upper	195.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.12	Upper	187.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.13	Middle	96.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.14	Middle	111.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.15	Upper	173.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0087.16	Upper	133.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0088.00	Middle	92.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0089.01	Moderate	70.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.09	Middle	94.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.19	Upper	129.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.20	Moderate	69.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.21	Upper	134.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.22	Moderate	59.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.23	Middle	85.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.24	Middle	86.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.25	Middle	90.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.26	Middle	109.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.27	Middle	89.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.28	Middle	91.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.29	Middle	81.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.30	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.31	Low	37.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.32	Low	40.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.33	Moderate	72.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.34	Middle	80.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.35	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.36	Moderate	79.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.37	Middle	114.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.38	Middle	81.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0091.39	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0092.01	Middle	84.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0092.02	Middle	101.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0093.00	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0094.00	Low	42.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0095.01	Low	43.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0095.02	Low	49.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.08	Middle	88.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.09	Moderate	71.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.12	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.13	Moderate	76.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.14	Moderate	65.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.17	Middle	113.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.18	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.19	Upper	134.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.20	Moderate	66.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.21	Moderate	52.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.22	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.23	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.24	Upper	130.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.25	Upper	124.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.26	Moderate	64.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0097.27	Low	30.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0098.00	Low	42.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.06	Moderate	71.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.08	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.10	Middle	83.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.11	Middle	80.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.12	Low	39.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.13	Moderate	59.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.14	Low	40.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.15	Middle	88.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.16	Moderate	58.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.17	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0099.18	Middle	115.0



## Citibank. National Association - Census Tract Listing

[illegible]

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0119.00	Moderate	71.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0120.01	Middle	85.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0120.02	Moderate	68.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0121.01	Upper	121.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0121.03	Low	44.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0121.05	Upper	128.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0121.06	Moderate	79.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0122.01	Upper	125.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0122.02	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0123.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0124.00	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0125.00	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0127.00	Upper	120.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0250.00	Moderate	69.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	0251.00	Moderate	64.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	9401.00	Moderate	58.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	9801.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA MSA	071 San Bernardino County	9802.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0001.00	Upper	219.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0002.01	Upper	170.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0002.02	Middle	103.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0003.01	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0003.02	Middle	88.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0004.00	Middle	93.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0005.00	Upper	146.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0006.00	Upper	129.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0007.00	Middle	107.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0008.00	Middle	99.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0009.01	Middle	91.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0009.02	Middle	95.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0010.00	Moderate	75.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0011.00	Middle	100.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0012.01	Moderate	66.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0012.02	Moderate	71.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0013.01	Middle	95.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0013.02	Middle	82.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0014.00	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0015.00	Upper	131.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0016.00	Moderate	56.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0017.00	Middle	80.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0018.01	Low	48.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0018.02	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0019.00	Middle	115.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0020.01	Upper	201.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0020.02	Upper	147.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0021.00	Middle	103.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0022.01	Low	42.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0022.02	Moderate	52.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0023.01	Low	49.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0023.02	Low	37.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0024.01	Moderate	56.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0024.02	Low	37.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0025.01	Moderate	53.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0025.02	Moderate	67.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0026.01	Low	37.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0026.02	Moderate	51.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.02	Middle	81.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.03	Moderate	76.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.05	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.07	Low	39.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.08	Low	37.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.09	Low	36.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.10	Moderate	62.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.11	Moderate	63.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0027.12	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0028.01	Upper	127.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0028.03	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0028.04	Upper	123.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0029.02	Middle	89.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0029.03	Middle	82.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0029.04	Middle	92.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0029.05	Moderate	75.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0030.01	Middle	86.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0030.03	Middle	81.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0030.04	Moderate	52.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.01	Moderate	62.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.03	Moderate	75.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.05	Moderate	78.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.07	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.08	Middle	98.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.09	Middle	115.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.11	Moderate	68.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.12	Middle	84.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.13	Middle	99.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.14	Middle	97.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0031.15	Middle	86.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.01	Middle	81.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.02	Moderate	76.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.04	Middle	96.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.07	Upper	133.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.08	Moderate	70.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.09	Middle	80.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.11	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.12	Middle	108.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.13	Middle	117.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0032.14	Moderate	74.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0033.01	Moderate	57.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0033.03	Low	37.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0033.04	Low	45.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0033.05	Moderate	53.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0034.01	Moderate	68.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0034.03	Low	46.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0034.04	Moderate	53.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0035.01	Low	40.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0035.02	Low	45.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0036.01	Moderate	55.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0036.02	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0036.03	Moderate	54.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0038.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0039.01	Low	47.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0039.02	Low	48.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0040.00	Moderate	52.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0041.01	Middle	82.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0041.02	Moderate	76.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0042.00	Upper	144.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0043.00	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0044.00	Middle	108.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0045.01	Moderate	71.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0046.00	Moderate	68.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0047.00	Moderate	65.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0048.00	Low	41.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0049.00	Moderate	52.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0050.00	Moderate	51.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0051.01	Moderate	53.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0051.02	Middle	108.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0051.03	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0052.01	Moderate	61.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0052.02	Middle	96.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0053.01	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0053.02	Upper	174.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0054.01	Upper	165.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0054.02	Upper	127.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0054.03	Upper	155.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0055.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0056.01	Middle	119.1

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0076.02	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0077.01	Middle	114.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0077.02	Upper	144.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0078.00	Middle	102.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.05	Middle	112.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.07	Moderate	51.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.08	Moderate	64.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.10	Middle	80.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.11	Middle	86.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0079.12	Middle	91.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0080.02	Upper	164.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0080.03	Upper	158.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0080.06	Upper	135.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0081.01	Upper	126.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0081.02	Upper	182.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0082.01	Upper	225.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0082.02	Upper	166.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.01	Upper	201.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.03	Upper	214.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.05	Low	47.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.06	Upper	208.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.07	Upper	168.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.10	Upper	160.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.11	Upper	211.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.12	Upper	223.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.13	Upper	215.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.24	Upper	241.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.27	Upper	164.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.28	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.30	Upper	213.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.31	Upper	217.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.36	Upper	172.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.37	Upper	163.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.39	Middle	103.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.43	Moderate	71.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.44	Upper	127.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.45	Middle	116.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.46	Upper	178.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.47	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.48	Middle	109.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.49	Upper	123.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.50	Middle	116.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.51	Middle	117.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.52	Middle	98.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.53	Middle	104.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.55	Middle	113.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.56	Middle	104.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.57	Middle	101.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.58	Middle	107.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.59	Moderate	65.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.60	Moderate	72.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.61	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.62	Upper	131.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.63	Moderate	65.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.64	Middle	100.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.65	Upper	181.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.66	Upper	193.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.67	Upper	170.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.68	Upper	202.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.69	Upper	155.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.70	Upper	135.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.71	Upper	126.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.72	Upper	234.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.73	Upper	164.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.74	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.75	Upper	121.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.76	Upper	134.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.77	Upper	136.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.78	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.79	Upper	129.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.80	Middle	115.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0083.81	Middle	115.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.01	Upper	146.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.02	Upper	121.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.03	Middle	112.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.04	Upper	129.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.05	Middle	109.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.06	Middle	101.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.07	Middle	96.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.09	Upper	120.2



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.10	Moderate	63.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.11	Upper	121.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.12	Upper	126.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0085.13	Middle	116.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0086.00	Moderate	54.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0087.01	Middle	90.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0087.02	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0088.00	Moderate	70.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0089.01	Moderate	66.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0089.02	Middle	91.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0090.00	Middle	91.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.01	Middle	105.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.02	Moderate	56.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.03	Upper	152.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.04	Middle	113.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.07	Middle	91.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.08	Middle	81.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0091.09	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0092.01	Moderate	64.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0092.03	Upper	151.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0092.04	Upper	143.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0093.01	Middle	98.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0093.05	Middle	114.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0093.06	Middle	106.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0093.07	Moderate	70.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0093.08	Upper	125.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0094.00	Moderate	51.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.02	Upper	122.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.04	Upper	216.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.05	Upper	141.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.06	Upper	145.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.07	Middle	91.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.09	Moderate	77.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.10	Moderate	60.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0095.11	Moderate	75.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0096.02	Upper	136.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0096.03	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0096.04	Middle	100.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0097.03	Middle	114.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0097.04	Upper	120.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0097.05	Upper	152.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0097.06	Upper	170.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0098.01	Upper	147.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0098.02	Middle	102.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0098.04	Upper	134.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0098.05	Upper	134.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0099.01	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0099.02	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.01	Middle	83.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.03	Middle	87.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.04	Moderate	77.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.05	Low	47.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.09	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.10	Low	47.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0100.11	Middle	90.

## Citibank National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0110.00	Middle	119.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0111.00	Upper	131.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0113.00	Upper	142.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0116.01	Low	43.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0116.02	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0117.00	Moderate	54.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0118.01	Low	33.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0118.02	Moderate	53.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0119.02	Moderate	79.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0120.02	Low	43.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0120.03	Moderate	71.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0121.01	Middle	82.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0121.02	Moderate	52.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0122.00	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0123.02	Low	40.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0123.03	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0123.04	Middle	107.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0124.01	Moderate	56.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0124.02	Moderate	59.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0125.01	Low	38.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0125.02	Moderate	57.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0126.00	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0127.00	Moderate	62.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0128.00	Moderate	74.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0129.00	Middle	93.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0130.00	Moderate	77.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0131.02	Moderate	61.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0131.03	Moderate	64.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0131.04	Moderate	65.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0132.03	Low	45.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0132.04	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0132.05	Moderate	54.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0132.06	Moderate	53.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.01	Middle	99.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.02	Middle	100.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.03	Moderate	68.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.06	Middle	90.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.07	Middle	84.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.08	Moderate	70.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.09	Middle	114.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.12	Middle	89.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.15	Upper	124.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.16	Upper	121.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.17	Upper	135.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.18	Upper	129.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.19	Upper	134.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.20	Upper	130.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.21	Upper	131.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.22	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.23	Upper	136.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.24	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.25	Middle	90.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.26	Upper	184.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0133.27	Upper	128.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0134.01	Middle	10

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0138.01	Middle	87.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0138.02	Moderate	64.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.03	Middle	99.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.05	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.06	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.07	Moderate	50.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.08	Moderate	72.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0139.09	Moderate	79.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0140.01	Moderate	75.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0140.02	Middle	97.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0141.01	Middle	89.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0141.02	Middle	84.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0142.00	Middle	96.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0143.00	Moderate	76.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0144.00	Low	45.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0145.00	Middle	80.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0146.01	Moderate	55.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0146.02	Middle	108.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0147.01	Middle	106.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0147.02	Middle	98.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0148.03	Moderate	66.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0148.04	Middle	118.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0148.05	Middle	92.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0148.06	Moderate	60.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0149.01	Middle	98.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0149.02	Middle	84.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0150.01	Moderate	77.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0150.02	Moderate	52.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0151.00	Middle	88.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0152.00	Upper	150.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0153.01	Middle	84.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0153.02	Upper	124.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0154.03	Upper	148.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0154.05	Middle	117.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0154.06	Upper	143.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0154.07	Moderate	51.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0154.08	Middle	104.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0155.01	Middle	100.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0155.02	Middle	108.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0156.01	Middle	90.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0156.02	Upper	127.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0157.01	Low	36.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0157.04	Moderate	58.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0157.05	Low	49.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0157.06	Low	32.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0158.01	Low	48.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0158.02	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0159.01	Low	36.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0159.02	Moderate	63.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0160.00	Middle	106.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0161.00	Middle	103.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0162.01	Upper	142.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0162.02	Middle	81.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0163.01	Low	49.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0163.02	Low	44.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0164.01	Upper	128.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0164.03	Middle	96.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0164.04	Moderate	57.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0165.02	Moderate	64.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0165.03	Middle	95.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0165.04	Moderate	56.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.06	Upper	131.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.07	Middle	114.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.08	Upper	124.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.09	Middle	107.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.10	Middle	80.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.13	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.14	Middle	107.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.15	Upper	122.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.16	Middle	97.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.17	Moderate	66.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.18	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.19	Moderate	71.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.20	Middle	104.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0166.21	Middle	115.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0167.03	Middle	104.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0167.04	Upper	128.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0167.05	Moderate	67.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0167.06	Middle	100.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.04	Moderate	78.2

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.06	Moderate	75.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.07	Middle	103.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.09	Middle	87.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.10	Upper	126.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.11	Middle	116.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.12	Middle	119.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0168.13	Middle	106.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0169.01	Middle	115.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0169.02	Middle	111.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.06	Upper	162.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.09	Middle	107.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.10	Upper	154.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.14	Middle	85.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.18	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.20	Upper	171.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.21	Upper	142.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.22	Upper	130.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.31	Upper	120.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.33	Upper	154.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.34	Upper	121.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.35	Middle	118.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.36	Upper	127.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.37	Upper	127.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.39	Upper	131.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.40	Upper	148.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.41	Upper	131.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.43	Upper	171.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.44	Upper	187.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.45	Upper	153.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.46	Upper	156.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.47	Upper	162.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.48	Middle	86.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.49	Upper	123.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.50	Moderate	77.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.51	Upper	136.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.52	Middle	110.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.53	Upper	175.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.54	Upper	147.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.55	Upper	147.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.56	Middle	114.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.57	Upper	169.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.58	Upper	128.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.59	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.60	Upper	155.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.61	Upper	230.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.62	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.63	Upper	162.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.64	Upper	199.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.65	Upper	218.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.66	Upper	126.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.67	Upper	206.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.68	Upper	136.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.69	Upper	159.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.70	Upper	194.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0170.71	Upper	202.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.04	Upper	126.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.06	Upper	212.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.07	Upper	194.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.08	Upper	169.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.09	Upper	214.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.11	Upper	207.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.12	Upper	158.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0171.13	Upper	160.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0172.01	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0172.02	Upper	141.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0173.03	Upper	128.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0173.05	Upper	142.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0173.06	Upper	217.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0173.07	Upper	136.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0173.08	Middle	112.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0174.03	Upper	168.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0174.05	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0174.06	Upper	161.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0174.07	Upper	189.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0174.08	Upper	152.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0175.01	Upper	135.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0175.02	Upper	142.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0176.01	Upper	163.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0176.03	Upper	159.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0176.05	Upper	181.8



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0176.06	Middle	99.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0177.01	Upper	165.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0177.02	Upper	150.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.01	Middle	102.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.08	Upper	160.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.09	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.10	Upper	170.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.11	Upper	135.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0178.13	Upper	134.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0179.01	Middle	83.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0179.02	Middle	81.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0180.00	Upper	149.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0181.01	Moderate	77.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0181.02	Upper	149.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0182.01	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0182.02	Moderate	70.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0183.01	Upper	126.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0183.02	Moderate	73.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0184.00	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.04	Middle	84.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.09	Moderate	55.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.10	Moderate	77.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.11	Middle	81.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.12	Moderate	62.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.15	Middle	113.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.16	Middle	92.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.17	Moderate	79.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.18	Middle	106.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.19	Moderate	67.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.20	Moderate	72.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.21	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.22	Upper	120.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.23	Middle	93.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.24	Middle	116.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0185.25	Upper	155.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.01	Middle	107.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.08	Upper	121.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.09	Middle	84.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.12	Upper	136.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.13	Moderate	69.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.15	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.16	Low	38.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.17	Middle	110.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.18	Moderate	68.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.19	Upper	150.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.20	Middle	108.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.21	Middle	90.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0186.22	Moderate	67.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0187.00	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0188.01	Middle	101.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0188.03	Middle	105.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0188.04	Upper	154.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0188.05	Upper	132.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0189.03	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0189.04	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0189.05	Moderate	69.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0189.06	Moderate	67.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0190.01	Middle	89.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0190.02	Middle	105.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.03	Middle	102.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.05	Upper	127.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.07	Middle	108.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.08	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.09	Middle	92.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.10	Middle	110.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0191.11	Middle	99.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.03	Middle	119.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.05	Middle	84.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.06	Moderate	78.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.08	Upper	132.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.09	Upper	121.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0192.10	Moderate	68.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0193.01	Upper	122.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0193.03	Upper	124.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0193.04	Middle	90.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0193.05	Middle	106.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0194.03	Middle	99.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0194.04	Moderate	78.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0194.05	Middle	84.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0194.06	Middle	81.1

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0195.01	Moderate	57.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0195.02	Moderate	54.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0195.03	Moderate	71.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0196.01	Middle	105.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0196.02	Middle	88.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0197.01	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0197.02	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.03	Middle	100.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.04	Upper	136.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.05	Middle	83.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.08	Middle	110.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.09	Upper	131.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.10	Middle	95.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0198.11	Upper	145.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0199.02	Middle	97.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0199.03	Middle	96.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0199.04	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0199.05	Middle	109.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.15	Upper	173.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.17	Moderate	66.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.19	Middle	103.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.21	Middle	81.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.23	Middle	114.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.24	Middle	103.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.25	Middle	83.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.26	Upper	123.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.28	Low	45.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.29	Moderate	58.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.30	Upper	186.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.31	Upper	121.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.32	Upper	151.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.33	Middle	107.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.34	Upper	195.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.35	Upper	186.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.36	Low	44.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.37	Moderate	58.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.38	Upper	130.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.39	Middle	111.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.40	Upper	154.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.41	Middle	94.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.42	Upper	162.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.43	Upper	171.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0200.44	Upper	152.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.05	Middle	91.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.06	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.07	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.08	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.09	Moderate	75.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.10	Upper	153.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0201.11	Upper	139.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0202.02	Low	48.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0202.06	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0202.07	Low	43.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0202.08	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0202.09	Moderate	56.

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0207.12	Middle	114.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.01	Upper	154.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.05	Middle	97.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.06	Moderate	77.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.07	Upper	128.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.10	Upper	132.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.11	Upper	142.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.12	Moderate	53.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0208.13	Middle	95.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0209.02	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0209.03	Moderate	65.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0209.04	Middle	87.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0210.01	Moderate	54.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0210.02	Upper	160.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0211.01	Middle	110.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0211.02	Low	45.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0212.02	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0212.04	Upper	125.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0212.05	Middle	96.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0212.06	Upper	123.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0213.02	Middle	114.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0213.04	Upper	149.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0213.05	Middle	114.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0213.06	Upper	165.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0214.01	Middle	98.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0214.02	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0215.01	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0215.02	Upper	173.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0216.00	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0218.00	Upper	181.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0219.00	Low	46.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0220.00	Low	49.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0221.01	Upper	162.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	0221.02	Upper	135.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA MSA	073 San Diego County	9901.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0101.01	Moderate	50.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0101.02	Low	19.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0102.01	Upper	129.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0102.02	Upper	137.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0103.00	Middle	114.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0104.01	Middle	118.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0104.02	Upper	167.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0105.00	Upper	131.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0106.00	Low	49.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0107.01	Low	18.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0107.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0108.00	Upper	156.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0109.01	Upper	170.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0109.02	Middle	95.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0110.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0110.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0111.01	Upper	131.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0111.02	Moderate	65.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0112.00	Upper	140.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0113.00	Low	42.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0117.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0118.00	Low	25.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0119.01	Middle	95.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0119.02	Moderate	71.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0120.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0120.02	Moderate	79.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0121.00	Middle	115.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0122.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0122.03	Low	9.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0122.04	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0123.01	Low	39.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0123.02	Low	47.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0124.03	Low	41.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0124.04	Low	25.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0124.05	Middle	96.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0124.06	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0125.02	Low	36.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0125.03	Low	40.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0125.04	Low	17.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0126.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0126.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0127.00	Upper	156.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0128.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0128.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0129.01	Upper	137.6

## Citibank. National Association - Census Tract Listing

[illegible]



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0229.03	Moderate	58.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0230.01	Moderate	64.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0230.03	Middle	83.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0231.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0231.03	Low	28.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0232.00	Moderate	64.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0233.00	Low	49.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0234.00	Low	45.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0251.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0252.00	Upper	128.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0253.00	Middle	106.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0254.01	Middle	112.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0254.02	Middle	118.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0254.03	Middle	99.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0255.01	Middle	97.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0255.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0256.00	Moderate	72.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0257.01	Moderate	74.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0257.02	Moderate	73.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0258.00	Moderate	72.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0259.00	Middle	84.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0260.01	Moderate	68.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0260.02	Middle	83.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0260.03	Moderate	71.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0260.04	Moderate	74.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0261.00	Middle	83.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0262.01	Moderate	61.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0262.02	Moderate	76.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0263.01	Moderate	55.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0263.02	Moderate	62.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0263.03	Moderate	62.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0264.01	Moderate	51.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0264.02	Moderate	76.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0264.03	Moderate	58.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0264.04	Moderate	54.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0301.01	Middle	102.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0301.02	Upper	143.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0302.01	Moderate	68.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0302.02	Moderate	73.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0303.01	Upper	134.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0303.02	Upper	145.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0304.00	Middle	100.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0305.00	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0306.00	Upper	159.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0307.00	Upper	127.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0308.00	Upper	120.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0309.00	Upper	162.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0310.00	Middle	117.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0311.00	Upper	121.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0312.01	Moderate	69.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0312.02	Moderate	60.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0313.01	Middle	82.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0313.02	Moderate	60.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0314.01	Moderate	56.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0314.02	Middle	8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0451.00	Upper	140.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0452.01	Upper	129.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0452.02	Middle	109.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0476.00	Middle	118.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0477.01	Middle	81.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0477.02	Middle	108.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0478.01	Middle	97.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0478.02	Middle	83.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0479.02	Middle	111.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0479.03	Middle	104.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0479.04	Moderate	59.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0601.00	Upper	155.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0604.00	Moderate	53.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0605.02	Low	26.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0607.01	Upper	132.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0607.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0607.03	Upper	141.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0610.00	Moderate	53.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0611.01	Low	20.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0611.02	Low	19.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0612.00	Moderate	50.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0614.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0614.02	Upper	121.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.03	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.04	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.05	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.06	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.07	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	0615.08	Upper	166.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9802.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9803.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9804.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9805.01	Low	13.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9806.00	Middle	97.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9809.00	Upper	147.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9901.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	075 San Francisco County	9902.00	NA	0.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0001.01	Moderate	60.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0001.02	Low	35.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0003.00	Low	31.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0004.01	Middle	95.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0004.02	Low	44.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0005.00	Low	38.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0006.00	Low	38.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0007.00	Low	46.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0008.02	Moderate	79.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0008.03	Middle	102.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0009.00	Moderate	58.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0010.00	Middle	88.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0011.01	Middle	96.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0011.02	Moderate	74.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0012.00	Upper	125.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0013.00	Moderate	67.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0014.00	Moderate	79.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0015.01	Middle	106.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0015.02	Moderate	53.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0016.00	Moderate	56.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0017.00	Low	45.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0018.00	Moderate	70.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0019.00	Low	44.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0020.00	Moderate	50.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0021.00	Moderate	62.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0022.01	Low	39.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0022.02	Low	47.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0023.00	Moderate	63.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0024.01	Moderate	53.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0024.02	Moderate	59.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0025.03	Moderate	50.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0025.04	Middle	93.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0027.01	Moderate	58.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0027.02	Moderate	60.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0028.00	Moderate	71.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.06	Middle	98.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.08	Middle	91.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.09	Middle	90.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.10	Moderate	75.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.11	Moderate	77.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.12	Middle	111.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.15	Middle	87.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.16	NA	0.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.17	Upper	175.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.18	Upper	127.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0031.19	Upper	199.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.03	Middle	114.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.05	Middle	107.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.09	Upper	128.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.10	Middle	109.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.13	Middle	99.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.14	Upper	125.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.15	Middle	97.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.16	Middle	110.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.17	Moderate	55.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.18	Middle	97.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0032.19	Upper	127.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.05	Middle	92.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.06	Moderate	79.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.07	Moderate	57.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.08	Moderate	54.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.10	Moderate	66.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.11	Moderate	62.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.12	Low	37.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0033.13	Moderate	61.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.03	Middle	93.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.04	Moderate	66.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.05	Middle	81.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.06	Low	46.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.07	Moderate	62.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.09	Low	48.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0034.10	Middle	82.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0035.01	Upper	326.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0035.02	Upper	123.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0035.03	Upper	128.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0035.04	Upper	127.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0036.01	Middle	102.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0036.02	Moderate	67.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0037.00	Moderate	73.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.03	Middle	112.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.04	Middle	88.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.05	Middle	100.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.06	Middle	104.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.07	Middle	117.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0038.08	Middle	111.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0039.00	Moderate	79.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0040.01	Moderate	67.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0040.03	Upper	141.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0040.04	Upper	134.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0041.04	Upper	161.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0041.05	Upper	145.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0041.06	Upper	128.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0041.07	Moderate	76.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0041.08	Upper	147.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0042.02	Upper	176.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0042.03	Moderate	78.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0042.04	Middle	96.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0042.05	Moderate	77.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0042.06	Middle	101.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.02	Middle	83.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.05	Upper	147.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.07	Middle	106.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.08	Moderate	68.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.09	Middle	108.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0043.10	Upper	169.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0044.02	Middle	92.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0044.03	Moderate	51.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0044.04	Low	48.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0045.01	Moderate	79.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0045.02	Low	43.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0046.00	Upper	131.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0047.01	Upper	123.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0047.03	Upper	127.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0047.04	Middle	112.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0048.00	Upper	133.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0049.03	Upper	135.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0049.04	Upper	122.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0049.05	Middle	85.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0049.06	NA	0.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0050.01	Middle	116.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0050.03	Upper	146.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0050.04	Upper	132.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.06	Upper	144.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.08	Moderate	75.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.09	Moderate	77.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.19	Upper	120.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.22	Upper	138.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.23	Middle	111.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.24	Middle	86.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.25	Middle	92.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.26	Middle	91.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.27	Upper	131.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.29	Middle	81.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.30	Middle	103.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.31	Middle	100.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.32	Moderate	54.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.33	Middle	117.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.34	Middle	102.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.35	Upper	137.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.36	Upper	153.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.37	Upper	152.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.38	Moderate	73.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.39	Upper	159.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.40	Middle	86.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0051.41	Moderate	71.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.08	Upper	122.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.11	Upper	152.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.12	Upper	213.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.13	Upper	159.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.14	Middle	110.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.15	Upper	219.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.16	Upper	204.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.17	Upper	147.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.18	Upper	131.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.19	Upper	196.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.20	Middle	115.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.21	Upper	199.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.22	Upper	188.3
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.23	Upper	209.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.24	Upper	124.0
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0052.25	Upper	132.8
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.03	Moderate	74.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.07	Middle	91.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.08	Middle	106.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.09	Middle	119.7
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.10	Middle	115.5
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.11	Moderate	66.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0053.12	Middle	118.1
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0054.03	Upper	138.6
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0054.05	Upper	124.4
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0054.06	Middle	85.9
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0055.02	Upper	150.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	0055.03	Middle	90.2
06 CA	44700 Stockton, CA MSA	077 San Joaquin County	9800.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6001.00	Middle	113.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6002.00	Moderate	71.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6003.00	Middle	106.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6004.01	Middle	97.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6004.02	Moderate	70.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6005.01	Moderate	58.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6005.02	Moderate	78.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6006.00	Moderate	66.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6007.01	Moderate	50.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6007.02	Middle	83.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6008.00	Moderate	51.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6009.00	Middle	103.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6010.00	Moderate	77.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6011.00	Middle	89.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6012.00	Moderate	74.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6013.01	Moderate	68.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6013.02	Moderate	65.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6014.00	Moderate	67.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6015.01	Middle	103.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6015.02	Moderate	62.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6016.01	Moderate	78.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6016.03	Middle	91.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6016.04	Middle	87.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6016.05	Middle	98.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6017.00	Middle	115.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6018.00	Middle	91.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6019.01	Moderate	77.7



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6019.02	Moderate	78.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6020.01	Moderate	63.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6020.02	Middle	98.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6021.00	Low	45.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6022.01	Moderate	60.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6022.02	Moderate	53.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6023.00	Middle	90.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6024.00	Middle	83.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6025.00	Middle	93.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6026.01	Middle	88.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6026.02	Middle	98.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6027.00	Middle	98.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6028.00	Middle	111.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6029.00	Middle	91.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6030.00	Middle	99.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6031.00	Middle	113.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6032.00	Middle	94.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6033.00	Middle	116.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6034.00	Middle	91.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6037.00	Middle	101.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6038.01	Moderate	71.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6038.02	Middle	95.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6039.00	Middle	106.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6040.00	Middle	87.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6041.02	Middle	88.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6041.03	Moderate	74.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6041.04	Moderate	73.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6042.00	Moderate	69.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6044.00	Moderate	75.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6045.00	Middle	106.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6046.00	Middle	106.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6047.00	Upper	146.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6048.00	Middle	88.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6049.00	Middle	94.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6050.00	Upper	144.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6051.00	Middle	105.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6052.00	Upper	173.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6053.00	Upper	128.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6054.00	Upper	124.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6055.01	Middle	97.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6055.02	Upper	155.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6056.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6057.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6058.00	Upper	140.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6059.01	Middle	108.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6059.02	Moderate	62.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6060.00	Moderate	57.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6061.00	Moderate	68.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6062.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6062.02	Moderate	74.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6063.00	Middle	99.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6064.00	Upper	154.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6065.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6066.00	Upper	128.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6067.00	Upper	136.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6068.00	Upper	152.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6069.00	Upper	170.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6070.00	Upper	152.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6071.00	Upper	169.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6072.00	Middle	91.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6073.00	Upper	147.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6074.00	Middle	102.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6075.00	Upper	123.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6076.00	Middle	90.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6077.01	Middle	85.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6077.02	Moderate	79.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6078.00	Middle	106.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6079.00	Middle	91.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.01	Middle	116.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.02	Upper	128.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.13	Upper	123.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.23	Upper	144.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.24	Upper	151.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6080.25	Upper	121.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6081.00	Middle	117.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6082.00	Upper	133.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6083.00	Middle	114.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6084.00	Middle	92.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6085.01	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6085.02	Middle	107.8

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6086.00	Middle	118.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6087.00	Upper	161.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6088.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6089.00	Upper	122.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6090.00	Upper	132.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6091.00	Upper	143.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6092.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6092.02	Middle	95.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6093.00	Upper	168.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6094.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6095.00	Upper	172.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6096.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6096.02	Upper	164.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6096.03	Upper	173.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6097.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6098.00	Middle	111.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6099.00	Upper	147.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6100.00	Upper	131.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6101.00	Moderate	79.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6102.01	Low	43.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6102.02	Upper	163.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6102.03	Low	38.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6103.02	Moderate	62.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6103.03	Upper	144.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6103.04	Upper	132.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6104.00	Moderate	54.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6105.00	Moderate	57.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6106.01	Low	40.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6106.02	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6107.00	Moderate	74.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6108.00	Low	39.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6109.01	Moderate	58.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6109.02	Moderate	61.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6110.00	Middle	96.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6111.00	Upper	124.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6112.00	Upper	130.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6113.00	Upper	136.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6114.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6115.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6116.00	Upper	159.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6117.00	Moderate	60.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6118.00	Moderate	55.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6119.01	Middle	80.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6119.02	Middle	97.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6120.01	Moderate	60.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6120.02	Moderate	58.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6121.01	Low	32.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6121.02	Low	32.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6125.00	Upper	122.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6126.00	Upper	155.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6127.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6128.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6129.00	Upper	162.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6130.00	Upper	173.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6132.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6133.00	Upper	153.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6134.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6135.01	Middle	99.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6135.02	Upper	133.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6136.00	Middle	110.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6137.01	Upper	154.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6137.02	Moderate	76.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6138.00	Upper	122.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6139.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	6140.00	Middle	118.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	9843.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA MD	081 San Mateo County	9901.00	NA	0.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5001.00	Middle	82.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5002.00	Middle	111.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5003.00	Middle	91.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5004.00	Moderate	72.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5005.00	Middle	106.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5006.00	Upper	126.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5008.00	Middle	109.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5009.01	Middle	92.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5009.02	Low	28.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5010.00	Low	31.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5011.01	Moderate	70.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5011.02	Moderate	74.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5012.00	Moderate	64.2

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5013.00	Middle	104.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5014.01	Low	37.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5014.02	Moderate	60.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5015.01	Low	47.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5015.02	Low	41.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5016.01	Moderate	62.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5016.02	Low	25.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5017.00	Low	35.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5018.00	Middle	104.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5019.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5019.02	Middle	99.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5020.01	Middle	91.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5020.02	Moderate	55.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5021.01	Middle	90.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5021.03	Moderate	60.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5021.04	NA	0.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5022.02	Middle	81.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5022.03	Middle	119.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5022.04	Low	48.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5023.01	Upper	133.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5023.02	Middle	87.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5024.00	Upper	124.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5025.00	Upper	151.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5026.01	Upper	132.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5026.03	Upper	123.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5026.04	Moderate	72.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5027.01	Middle	84.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5027.03	Middle	113.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5027.04	Upper	128.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5028.00	Upper	120.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.01	Middle	110.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.02	Middle	111.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.03	Upper	157.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.06	Middle	86.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.07	Middle	114.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.08	Middle	106.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.09	Moderate	79.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5029.10	Middle	91.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5030.01	Upper	131.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5030.02	Middle	117.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5030.03	Middle	104.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.05	Low	47.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.10	Low	40.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.11	Moderate	73.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.12	Low	44.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.13	Moderate	55.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.16	Middle	81.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.17	Low	49.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.18	Moderate	56.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.21	Low	37.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.22	Low	41.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.23	Low	41.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.24	Moderate	61.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.25	Middle	98.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.26	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5031.27	Middle	94.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.07	Moderate	74.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.08	Middle	96.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.10	Moderate	68.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.11	Moderate	66.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.12	Moderate	70.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.13	Low	46.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.17	Moderate	54.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.18	Low	41.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.19	Low	36.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.20	Moderate	56.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.21	Moderate	51.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5032.22	Low	43.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.04	Moderate	60.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.05	Moderate	62.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.06	Moderate	68.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.12	Middle	93.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.13	Upper	127.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.15	Middle	93.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.21	Middle	97.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.22	Moderate	74.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.23	Middle	95.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.24	Middle	110.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.25	Middle	106.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.26	Upper	120.6

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.27	Middle	94.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.29	Upper	140.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.30	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.31	Middle	100.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.32	Middle	87.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.33	Middle	117.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.36	Middle	80.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.37	Moderate	71.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.38	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5033.39	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5034.01	Moderate	58.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5034.02	Low	43.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.04	Moderate	62.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.06	Moderate	61.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.07	Middle	82.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.08	Moderate	62.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.09	Middle	87.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.10	Moderate	57.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5035.11	Moderate	62.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5036.01	Low	47.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5036.02	Low	49.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.03	Moderate	50.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.07	Moderate	63.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.08	Moderate	63.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.09	Low	23.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.10	Low	34.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.11	Moderate	59.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.12	Low	44.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5037.13	Low	35.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5038.02	Middle	82.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5038.03	Moderate	69.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5038.04	Moderate	78.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5039.02	Moderate	62.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5039.03	Moderate	72.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5040.01	Moderate	55.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5040.02	Moderate	61.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5041.01	Moderate	65.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5041.02	Moderate	69.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5042.01	Middle	111.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5042.02	Middle	116.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.07	Middle	86.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.08	Middle	107.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.11	Upper	131.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.14	Middle	94.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.15	Middle	100.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.16	Middle	98.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.17	Middle	95.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.18	Middle	80.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.19	Middle	87.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.20	Middle	108.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.21	Middle	104.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.22	Moderate	67.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5043.23	Middle	83.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.10	Middle	83.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.11	Middle	107.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.12	Moderate	76.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.13	Middle	110.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.14	Upper	130.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.15	Upper	125.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.16	Middle	103.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.18	Middle	81.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.21	Middle	106.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.22	Moderate	74.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.23	Middle	91.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5044.24	Middle	101.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.05	Middle	107.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.06	Middle	90.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.07	Middle	82.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.08	Middle	112.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.09	Middle	119.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5045.10	Moderate	75.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5046.01	Moderate	58.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5046.02	Moderate	65.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5047.00	Moderate	71.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5048.02	Moderate	78.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5048.05	Middle	88.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5048.06	Moderate	68.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5048.07	Upper	124.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5048.08	Middle	110.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5049.02	Upper	147.7



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5049.03	Middle	106.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.06	Upper	124.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.07	Moderate	74.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.10	Middle	115.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.11	Middle	105.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.12	Middle	106.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.13	Middle	102.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.14	Moderate	75.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5050.15	Middle	103.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5051.00	Moderate	68.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5052.02	Moderate	68.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5052.03	Upper	122.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5053.01	Middle	98.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5053.02	Middle	100.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5053.03	Moderate	75.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5053.04	Upper	126.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5053.05	Upper	123.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5054.01	Middle	94.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5054.02	Middle	111.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5054.03	Middle	112.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5055.00	Moderate	73.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5056.00	Middle	90.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5057.00	Middle	110.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5058.00	Middle	118.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5059.01	Middle	103.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5059.02	Moderate	67.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5060.00	Middle	101.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5061.01	Middle	95.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5061.02	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5061.03	Middle	118.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5062.02	Middle	114.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5062.03	Middle	84.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5062.04	Upper	140.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5063.01	Middle	83.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5063.02	Middle	110.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5063.04	Middle	93.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5063.05	Moderate	54.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5064.01	Middle	85.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5064.02	Moderate	75.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5065.02	Middle	86.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5065.03	Moderate	76.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5065.04	Moderate	53.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5065.05	Moderate	79.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5066.01	Middle	104.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5066.03	Upper	153.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5066.04	Upper	149.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5066.05	Moderate	79.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5066.06	Middle	81.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5067.01	Middle	114.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5067.02	Middle	101.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5067.03	Middle	96.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5068.01	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5068.02	Middle	117.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5068.03	Upper	131.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5068.04	Upper	131.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5069.00	Upper	145.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5070.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5070.03	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5070.04	Upper	147.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5071.00	Upper	128.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5072.03	Upper	123.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5072.05	Upper	144.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5072.06	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5073.01	Upper	147.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5073.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5074.01	Upper	170.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5074.02	Upper	133.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5075.00	Upper	130.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5076.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5077.01	Upper	128.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5077.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5077.04	Upper	147.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5077.05	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5078.05	Upper	125.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5078.06	Middle	117.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5078.07	Upper	152.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5078.08	Upper	169.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5079.03	Upper	161.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5079.04	Upper	158.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5079.05	Middle	116.7

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5079.06	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5080.03	Middle	117.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5080.04	Middle	112.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5080.05	Upper	136.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5080.06	Upper	160.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5081.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5081.02	Upper	153.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5082.03	Upper	147.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5082.04	Upper	138.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5082.05	Middle	112.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5082.06	Upper	146.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5083.01	Upper	159.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5083.03	Upper	137.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5083.05	Moderate	68.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5083.06	Upper	129.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5084.01	Upper	132.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5084.03	Upper	141.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5084.04	Upper	140.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.03	Middle	116.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.05	Upper	157.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.07	Middle	119.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.08	Middle	102.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.09	Middle	91.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5085.10	Middle	82.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5086.01	Upper	148.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5086.02	Middle	113.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5087.05	Middle	108.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5087.06	Middle	95.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5087.07	Middle	97.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5087.08	Upper	141.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5088.00	Moderate	79.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5089.00	Middle	84.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5090.01	Moderate	70.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5090.02	Moderate	76.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.02	Upper	123.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.06	Middle	104.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.07	Middle	92.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.08	Middle	110.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.09	Upper	145.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.10	Upper	143.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5091.11	Middle	109.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5092.01	Upper	131.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5092.02	Upper	121.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5093.02	Middle	115.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5093.03	Middle	116.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5093.04	Middle	118.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5094.01	Middle	119.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5094.03	Middle	85.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5094.04	Middle	103.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5095.00	Middle	97.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5096.00	Upper	144.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5097.00	Upper	134.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5098.01	Upper	124.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5098.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5099.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5099.02	Upper	163.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5100.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5100.02	Upper	163.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5101.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5102.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5103.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5104.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5105.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5106.00	Upper	138.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5107.00	Upper	136.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5108.01	Upper	145.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5108.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5108.03	Upper	164.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5109.00	Upper	160.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5110.00	Upper	150.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5111.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5112.00	Upper	169.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5113.01	Upper	159.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5113.02	Middle	93.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5114.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5115.01	Upper	149.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5115.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5116.08	Low	28.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5116.09	Middle	95.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5117.01	Upper	171.8

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5117.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5117.04	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5117.05	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5117.07	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5118.00	Upper	143.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.05	Upper	142.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.07	Upper	148.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.10	Upper	149.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.11	Middle	115.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.12	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.13	Upper	163.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.14	Upper	155.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.15	Moderate	69.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.16	Upper	133.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.17	Upper	149.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5119.18	Upper	169.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.01	Upper	140.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.05	Middle	105.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.19	Middle	97.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.21	Middle	89.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.22	Moderate	64.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.23	Moderate	52.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.24	Middle	83.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.25	Upper	125.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.26	Moderate	77.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.27	Middle	84.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.29	Middle	104.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.30	Middle	118.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.31	Middle	114.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.32	Middle	82.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.34	Middle	118.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.35	Middle	105.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.36	Middle	103.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.37	Middle	105.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.38	Moderate	78.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.39	Moderate	78.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.42	Moderate	69.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.43	Low	37.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.45	Middle	107.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.47	Middle	112.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.52	Middle	85.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.53	Middle	100.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.54	Moderate	70.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.55	Middle	91.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.56	Middle	81.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.57	Middle	112.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.58	Middle	87.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5120.59	Middle	87.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5121.00	Moderate	60.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5122.00	Middle	116.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.05	Middle	119.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.07	Middle	103.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.08	Upper	136.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.09	Middle	95.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.10	Moderate	62.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.11	Middle	90.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.12	Middle	116.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.13	Moderate	77.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5123.14	Moderate	60.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5124.01	Middle	89.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5124.02	Middle	91.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.05	Moderate	67.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.09	Middle	106.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.10	Middle	96.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.11	Middle	86.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.12	Moderate	53.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.13	Moderate	65.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.14	Moderate	73.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.15	Upper	136.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5125.16	Middle	97.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5126.02	Moderate	77.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5126.03	Low	49.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5126.04	Moderate	51.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5130.00	Moderate	60.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA MSA	085 Santa Clara County	5135.00	Middle	84.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0001.01	Upper	173.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0001.02	Upper	157.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0002.01	Upper	144.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0002.02	Upper	128.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0002.04	Middle	94.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0002.05	Middle	119.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0003.01	Middle	81.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0003.02	Middle	97.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0003.03	Middle	96.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0003.04	Middle	87.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0004.03	Upper	163.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0004.04	Middle	80.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0004.05	Middle	82.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0004.06	Upper	147.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0004.07	Upper	174.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.01	Upper	158.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.03	Middle	103.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.05	Middle	106.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.06	Middle	92.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.11	Upper	156.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.12	Upper	202.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.13	Upper	149.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0005.14	Middle	111.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0006.01	Middle	118.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0006.02	Upper	135.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0008.01	Middle	95.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0008.03	Middle	83.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0008.05	Middle	88.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0008.06	Middle	85.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0008.07	Middle	117.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.05	Middle	105.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.06	Middle	103.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.07	Upper	135.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.08	Moderate	77.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.09	Middle	96.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.10	Middle	81.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.11	Upper	123.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.13	Upper	166.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.14	Upper	213.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0009.15	Upper	125.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0010.01	Middle	117.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0010.02	Middle	99.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0011.00	Moderate	73.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0012.00	Middle	97.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0013.00	Upper	131.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0014.00	Middle	88.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0015.00	Middle	96.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0016.01	Moderate	57.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0016.03	Moderate	73.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0016.04	Low	46.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0017.00	Moderate	56.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0018.00	Moderate	58.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0019.00	Middle	102.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0020.02	Middle	82.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0020.04	Moderate	77.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0020.05	Middle	89.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0020.06	Upper	139.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0021.00	Low	42.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0022.00	Moderate	53.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0023.02	Moderate	58.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0023.03	Middle	86.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0023.04	Low	38.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0024.01	Moderate	76.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0024.02	Moderate	50.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0025.03	Moderate	68.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0025.04	Middle	115.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0025.05	Middle	108.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0025.06	Middle	87.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0026.02	Moderate	74.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0026.03	Middle	114.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0026.04	Moderate	68.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0026.05	Middle	91.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0027.01	Middle	92.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0027.02	Moderate	73.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0028.01	Middle	113.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0028.02	Middle	87.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0028.03	Middle	94.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0029.01	Middle	116.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0029.03	Middle	103.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0029.04	Upper	128.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0030.02	Moderate	78.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0030.03	Upper	132.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0030.04	Middle	90.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0031.00	Moderate	56.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0032.01	Moderate	74.3



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0032.03	Upper	124.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0032.04	Moderate	67.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0032.05	Upper	122.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0032.06	Upper	126.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0033.00	Middle	104.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0034.00	Middle	80.2
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0035.01	Middle	110.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0035.02	Middle	89.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.03	Middle	91.3
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.07	Upper	128.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.08	Upper	151.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.09	Middle	84.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.10	Middle	87.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.11	Upper	131.5
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0036.12	Upper	145.0
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0037.00	Moderate	72.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0038.02	Moderate	56.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0038.03	Middle	85.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0038.04	Moderate	63.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0038.05	Middle	117.8
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.04	Middle	83.1
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.05	Upper	145.9
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.06	Low	49.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.07	Upper	125.4
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.08	Low	42.7
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0039.09	Middle	100.6
06 CA	33700 Modesto, CA MSA	099 Stanislaus County	0040.00	Upper	143.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0003.02	Moderate	75.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0003.03	Middle	84.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0003.04	Moderate	62.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0004.00	Moderate	60.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0005.00	Moderate	69.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0006.00	Low	38.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0007.01	Moderate	64.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0007.02	Middle	93.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0008.00	Middle	85.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0009.01	Upper	138.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0009.02	Upper	128.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0009.03	Middle	115.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0010.02	Moderate	78.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0011.01	Middle	107.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0011.02	Middle	111.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0012.01	Moderate	76.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0012.02	Upper	155.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0012.04	Moderate	76.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0013.02	Moderate	69.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0013.03	Middle	102.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0013.04	Upper	121.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0014.01	Middle	102.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0014.02	Upper	136.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.06	Middle	90.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.07	Middle	100.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.08	Moderate	77.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.09	Moderate	60.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.10	Middle	88.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0015.11	Moderate	61.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0016.02	Middle	116.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0018.01	Upper	131.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0019.01	Middle	104.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0020.00	Upper	129.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0021.02	Middle	97.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0022.00	Moderate	50.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0023.01	Moderate	57.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0023.02	Low	35.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0024.00	Moderate	50.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0025.00	Middle	88.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0026.00	Middle	83.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0027.00	Middle	89.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0028.00	Middle	83.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0029.01	Middle	100.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0029.05	Upper	124.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0030.10	Moderate	70.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0030.11	Moderate	59.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0030.13	Middle	91.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0031.01	Middle	91.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0031.02	Upper	127.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0032.01	Low	47.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0033.01	Moderate	75.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0033.02	Moderate	67.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.08	Middle	80.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.13	Middle	85.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.14	Middle	98.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.15	Upper	126.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.16	Upper	131.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.17	Middle	95.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0036.18	NA	0.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0037.00	Middle	81.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0038.01	Low	43.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0038.02	Moderate	51.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0039.01	Moderate	50.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0039.02	Moderate	58.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0040.00	Moderate	61.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0041.01	Moderate	66.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0042.00	Middle	93.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0043.04	Moderate	75.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0043.05	Moderate	72.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0044.00	Moderate	54.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0045.03	Moderate	63.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0045.04	Moderate	76.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0045.05	Moderate	69.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0045.07	Low	41.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0045.08	Low	36.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0046.00	Moderate	50.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.04	Moderate	67.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.10	Moderate	78.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.11	Moderate	71.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.15	Moderate	66.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.16	Middle	82.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0047.17	Moderate	76.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0049.01	Middle	96.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0049.02	Moderate	61.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0050.02	Low	41.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0050.04	Middle	97.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0050.05	Low	46.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0050.06	Moderate	67.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0052.02	Middle	105.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0052.03	Upper	122.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0052.04	Upper	129.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0052.05	Middle	117.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0053.04	Middle	98.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0053.05	Upper	177.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0053.06	Upper	139.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0053.07	Middle	119.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0053.08	Upper	123.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0054.01	Middle	108.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0054.03	Moderate	75.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0054.04	Middle	112.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0055.02	Moderate	79.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0055.03	Middle	102.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0055.04	Middle	105.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0056.01	Upper	120.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0056.02	Middle	119.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0057.00	Middle	109.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0058.01	Upper	197.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0058.03	Upper	125.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0058.04	Upper	189.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.01	Upper	163.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.06	Upper	189.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.07	Upper	125.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.08	Upper	131.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.09	Upper	124.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.10	Upper	173.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0059.11	Middle	118.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0060.00	Upper	126.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0061.01	Upper	141.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0061.02	Middle	82.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0062.00	Upper	177.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0063.01	Middle	114.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0063.02	Upper	132.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0064.00	Middle	106.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0065.00	Middle	90.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0066.00	Upper	128.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0067.00	Upper	136.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0068.00	Upper	126.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0069.00	Middle	81.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0070.00	Middle	91.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0071.00	Middle	82.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0072.01	Upper	162.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0072.02	Upper	171.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0073.00	Upper	240.5

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0074.02	Upper	184.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0074.03	Upper	162.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0074.05	Upper	152.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0074.06	Upper	181.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.05	Middle	93.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.06	Upper	134.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.07	Upper	189.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.08	Middle	94.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.09	Upper	161.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.10	Upper	185.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.11	Upper	206.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.12	Middle	99.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.13	Middle	116.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.15	Upper	126.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0075.16	Middle	117.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.07	Upper	161.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.09	Upper	149.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.10	Upper	134.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.11	Middle	81.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.12	Middle	93.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.13	Upper	182.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0076.14	Middle	112.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0077.00	Middle	91.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0078.00	Moderate	73.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0079.01	Middle	95.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0079.03	Upper	147.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0079.04	Middle	109.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0080.01	Middle	100.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0080.02	Moderate	68.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0080.04	Middle	99.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0080.05	Middle	92.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0081.01	Middle	109.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0082.01	Middle	108.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0082.02	Middle	119.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0083.02	Middle	101.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0083.03	Middle	95.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0083.04	Middle	110.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0083.07	Middle	111.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0083.08	Upper	151.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0084.01	Middle	117.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0084.02	Upper	127.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0085.01	Middle	100.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0085.02	Middle	108.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0086.01	Moderate	67.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0086.02	Moderate	50.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0087.00	Moderate	59.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0088.00	Middle	82.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0089.00	Middle	84.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0091.00	Low	32.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0092.00	Middle	86.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0093.00	Upper	151.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0094.00	Middle	103.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0095.00	Middle	105.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0096.00	Upper	173.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	0097.00	Moderate	70.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	9800.00	NA	0.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA MSA	111 Ventura County	9901.00	NA	0.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0101.01	Upper	184.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0101.02	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0102.01	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0102.02	Upper	181.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0103.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0104.00	Upper	140.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0105.00	Moderate	75.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0106.00	Upper	121.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0107.00	Middle	119.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0108.00	Upper	187.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0109.00	Upper	181.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0110.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0111.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0112.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0113.00	Middle	95.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0201.01	Moderate	76.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0201.02	Moderate	63.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0202.00	Upper	203.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0203.01	Upper	170.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0203.02	Upper	186.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0204.00	Upper	159.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0205.00	Upper	169.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0206.00	Upper	124.1

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0207.00	Upper	144.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0208.00	Upper	160.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0209.00	Moderate	62.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0210.00	Upper	123.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0211.00	Middle	82.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0212.00	Middle	117.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0213.00	Middle	106.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0214.01	Moderate	54.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0214.02	Low	49.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0215.01	Low	32.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0215.02	Moderate	50.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0216.01	Upper	159.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0216.02	Middle	91.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0217.01	Low	38.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0217.02	Middle	112.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0218.01	Moderate	76.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0218.02	Moderate	68.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0219.00	Moderate	77.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0220.00	Moderate	79.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0221.01	Low	31.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0221.02	Moderate	75.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0222.01	Middle	85.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0222.02	Low	44.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0223.00	Moderate	62.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0224.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0301.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0302.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0303.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0304.00	Upper	196.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0305.00	Upper	194.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0351.01	Upper	158.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0351.02	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0352.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0353.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0354.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0425.00	Upper	135.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0426.00	Upper	137.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0427.00	Middle	93.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0428.00	Middle	112.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0429.00	Upper	145.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0430.00	Middle	104.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0431.00	Upper	131.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0432.00	Low	45.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0433.00	Middle	92.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0434.00	Moderate	74.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0435.00	Middle	89.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0436.00	Middle	119.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0437.00	Moderate	60.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0438.00	Moderate	68.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0439.00	Moderate	73.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0440.00	Moderate	59.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0441.00	Moderate	51.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0442.00	Moderate	53.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0443.00	Middle	97.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0444.00	Middle	94.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0445.00	Moderate	51.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0446.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0451.01	Upper	188.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0451.02	Upper	194.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0452.00	Upper	181.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0453.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0454.00	Upper	190.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0501.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0502.00	Upper	202.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0503.01	Upper	167.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0503.02	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0504.00	Upper	178.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0505.00	Upper	191.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0506.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0551.00	Upper	169.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0552.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0601.00	Upper	125.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0602.00	Middle	117.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0603.00	Upper	187.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0604.00	Upper	208.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0605.00	Upper	207.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0606.00	Upper	189.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0607.00	Upper	136.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0608.00	Upper	176.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0609.00	Upper	132.5

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0610.00	Middle	93.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0611.00	Upper	177.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0612.00	Middle	93.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0613.00	Middle	95.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0614.00	Middle	95.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0615.00	Upper	160.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0616.00	Upper	154.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0701.00	Upper	125.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0702.00	Low	41.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0703.00	Low	13.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0704.00	Low	33.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0705.00	NA	0.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0706.00	Low	48.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0709.00	Low	25.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0710.00	Low	45.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0711.00	Low	49.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0712.00	Low	35.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0713.00	Low	33.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0714.00	Low	33.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0716.00	Low	17.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0719.00	Low	32.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0720.00	Low	43.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0721.00	Moderate	73.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0722.00	Moderate	54.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0723.00	Moderate	59.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0724.00	Moderate	50.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0725.00	Moderate	60.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0726.00	Moderate	62.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0727.00	Moderate	53.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0728.00	Moderate	53.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0729.00	Moderate	57.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0730.00	Middle	88.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0731.00	Moderate	64.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0732.00	Low	38.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0733.00	Low	47.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0734.00	Moderate	51.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0735.00	Low	40.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0736.00	Low	34.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0737.00	Low	38.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0738.00	Low	22.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0739.00	Moderate	51.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0740.00	Low	33.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0743.00	Low	34.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0744.00	Low	39.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0801.00	Moderate	72.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0802.00	Moderate	67.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0804.00	Low	49.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0805.00	Moderate	74.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0806.00	Moderate	62.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0807.00	Middle	89.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0808.00	Middle	92.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0809.00	Middle	95.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0810.00	Moderate	73.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0811.00	Middle	110.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0812.00	Middle	114.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0813.00	Middle	92.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0901.00	Upper	123.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0902.00	Middle	116.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0903.00	Middle	108.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0904.00	Upper	120.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0905.00	Middle	111.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0906.00	Upper	144.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	0907.00	Upper	131.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1001.00	Upper	129.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1002.00	Middle	103.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1003.00	Upper	132.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1051.00	Upper	166.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1052.00	Upper	171.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1101.00	Moderate	64.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1102.01	Middle	89.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1102.02	Middle	97.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1103.01	Middle	92.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1103.02	Middle	97.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1104.00	Middle	118.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1105.00	Middle	112.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1106.01	Middle	105.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	1106.02	Middle	106.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2001.00	Moderate	74.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2002.00	Moderate	51.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2003.01	Upper	127.0



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2003.02	Middle	119.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2051.00	Middle	111.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2052.00	Middle	117.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2053.00	Middle	106.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2101.01	Moderate	73.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2101.02	Low	27.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2102.01	Low	47.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2102.02	Low	46.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2103.00	Moderate	54.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2104.01	Middle	85.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2104.02	Moderate	75.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2105.01	Low	47.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2105.02	Middle	104.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2106.00	Moderate	54.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2107.01	Low	39.2
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2107.02	Moderate	54.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2108.00	Middle	95.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2109.00	Middle	100.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2110.00	Middle	81.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2111.00	Upper	174.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2112.01	Moderate	68.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2112.02	Middle	82.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2113.00	Middle	94.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2114.00	Middle	87.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2201.00	Middle	112.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2202.00	Middle	112.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2203.00	Middle	94.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2301.00	Middle	106.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2302.00	Upper	125.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2303.00	Middle	113.4
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2304.00	Middle	119.3
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2305.01	Upper	127.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2305.02	Upper	135.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2401.00	Upper	136.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2402.00	Upper	131.1
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2451.00	Upper	170.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2452.00	Upper	122.0
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2453.00	Upper	130.7
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2454.00	Upper	189.6
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2455.00	Upper	183.9
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2456.00	Upper	169.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2571.00	Middle	105.8
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	2572.00	Low	49.5
09 CT	14860 Bridgeport-Stamford-Norwalk, CT MSA	001 Fairfield County	9900.00	NA	0.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0001.01	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0001.02	Upper	179.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0002.01	NA	0.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0002.02	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0003.00	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0004.00	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0005.01	Upper	189.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0005.02	Upper	178.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0006.00	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0007.02	Upper	148.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0007.03	Upper	189.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0007.04	Upper	129.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0008.02	Upper	194.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0008.03	Upper	193.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0008.04	Upper	109.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0009.02	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0009.03	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0009.04	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0010.02	Upper	165.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0010.03	Upper	196.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0010.04	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0011.00	Upper	190.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0012.00	Upper	159.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0013.01	Upper	131.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0013.03	Upper	142.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0013.04	Middle	90.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0014.01	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0014.02	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0015.00	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0016.00	Upper	158.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0017.02	Middle	119.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0018.03	Low	36.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0018.04	Low	48.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0019.01	Moderate	73.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0019.02	Middle	107.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0020.01	Low	37.9

## Citibank. National Association - Census Tract Listing

	State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0020.02	Upper	145.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0021.01	Moderate	75.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0021.02	Moderate	73.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0022.01	Middle	111.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0022.02	Low	48.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0023.01	Upper	127.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0023.02	Moderate	68.7
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0024.00	Middle	82.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0025.01	Upper	122.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0025.03	NA	0.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0025.04	Moderate	62.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0026.00	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0027.02	Upper	136.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0027.03	Upper	180.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0027.04	Middle	84.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0028.01	Moderate	63.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0028.02	Moderate	60.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0029.00	Upper	145.7
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0030.00	Low	35.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0031.00	Upper	126.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0032.00	Middle	85.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0033.01	Upper	158.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0033.02	Upper	163.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0034.00	Upper	124.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0035.00	Moderate	60.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0036.00	Middle	102.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0037.01	Upper	164.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0037.02	Low	23.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0038.01	Upper	178.4
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0038.02	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0039.01	Upper	154.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0039.02	Upper	135.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0040.01	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0040.02	Upper	180.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0041.00	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0042.01	Upper	181.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0042.02	Upper	130.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0043.00	Upper	183.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0044.01	Upper	144.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0044.02	Middle	119.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0046.00	Middle	103.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0047.02	Middle	114.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0047.03	NA	0.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0047.04	Low	40.7
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0048.01	Moderate	79.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0048.02	Middle	86.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0049.01	Moderate	59.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0049.02	Upper	159.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0050.01	Upper	187.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0050.03	Upper	180.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0050.04	Middle	91.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0052.02	Upper	181.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0052.03	Middle	106.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0053.02	Upper	128.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0053.03	Upper	125.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0055.01	Upper	154.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0055.02	Upper	185.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0055.03	Middle	96.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0056.01	Upper	120.7
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0056.02	Upper	144.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0058.01	Upper	157.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0058.02	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0059.00	Middle	106.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0064.00	Low	17.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0065.00	Upper	166.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0066.00	Upper	156.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0067.00	Upper	173.3
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0068.01	Upper	128.4
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0068.02	Upper	151.2
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0068.04	NA	0.0
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0069.00	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0070.00	Upper	192.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0071.00	Middle	89.6
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0072.01	Upper	198.1
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0072.02	Upper	149.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0072.03	Upper	129.8
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0073.01	Middle	81.9
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0073.04	Low	38.7
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.01	Low	14.5
11	DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.03	Low	24.3

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.04	Moderate	54.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.06	Low	19.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.07	Low	25.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.08	Low	18.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0074.09	Low	22.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0075.02	Low	23.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0075.03	Low	31.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0075.04	Low	25.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0076.01	Low	34.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0076.03	Moderate	54.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0076.04	Moderate	64.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0076.05	Low	33.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0077.03	Moderate	50.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0077.07	Low	35.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0077.08	Low	28.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0077.09	Low	28.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.03	Low	38.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.04	Low	44.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.06	Low	39.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.07	Low	38.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.08	Moderate	50.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0078.09	Low	47.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0079.01	Moderate	66.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0079.03	Middle	108.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0080.01	Upper	160.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0080.02	Upper	156.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0081.00	Upper	198.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0082.00	Upper	162.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0083.01	Upper	153.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0083.02	Upper	152.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0084.02	Upper	167.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0084.10	Upper	190.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0087.01	Upper	154.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0087.02	Moderate	78.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0088.02	Moderate	67.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0088.03	Low	38.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0088.04	Low	36.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0089.03	Low	34.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0089.04	Low	37.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0090.00	Middle	90.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0091.02	Moderate	55.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0092.01	Upper	136.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0092.03	Moderate	79.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0092.04	Low	36.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0093.01	Upper	160.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0093.02	Moderate	73.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0094.00	Upper	126.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.03	Middle	88.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.04	Upper	126.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.05	Middle	108.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.07	Moderate	67.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.08	Moderate	54.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.09	Middle	92.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.10	Low	42.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0095.11	NA	0.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0096.01	Low	28.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0096.02	Low	20.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0096.03	Low	42.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0096.04	Moderate	66.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0097.00	Moderate	57.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.01	Low	19.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.02	Moderate	68.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.03	Low	42.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.04	Low	34.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.07	Moderate	70.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.10	Low	34.2
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0098.11	Low	26.8
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.01	Middle	96.9
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.02	Middle	80.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.03	Moderate	76.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.04	Low	47.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.05	Low	36.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.06	Low	40.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0099.07	Low	25.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0101.00	Upper	171.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0102.01	Upper	134.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0102.02	NA	0.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0103.00	Middle	94.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0104.00	Low	39.3
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0105.00	Upper	143.3



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0106.01	Middle	95.7
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0106.02	Upper	132.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0106.03	Upper	187.5
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0107.00	Moderate	70.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0108.00	NA	0.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0109.00	Low	35.0
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0110.01	Middle	100.4
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0110.02	Upper	181.1
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	0111.00	Middle	80.6
11 DC	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	001 District Of Columbia County	9800.00	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0101.02	Upper	150.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0101.03	Middle	115.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0101.04	Middle	85.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0102.01	Middle	102.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0102.02	Moderate	79.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0103.04	Moderate	71.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0103.05	Moderate	55.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0103.06	Moderate	75.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0103.07	Moderate	66.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0103.08	Upper	147.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.01	Upper	130.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.02	Moderate	75.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.03	Moderate	77.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.05	Low	47.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.06	Upper	129.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0104.07	Middle	81.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0105.02	Upper	140.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0105.03	Upper	276.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0105.04	Upper	153.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.01	Upper	195.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.03	Upper	153.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.04	Upper	143.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.05	Upper	232.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.06	Upper	129.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.09	Upper	127.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.10	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.11	Upper	169.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.12	Upper	165.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.13	Middle	94.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.14	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0106.15	Upper	138.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0107.01	Moderate	67.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0107.02	Moderate	64.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0108.00	Middle	92.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0109.01	Upper	146.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0109.02	Middle	117.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0110.00	Upper	125.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0201.01	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0201.03	Moderate	64.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0201.04	Middle	84.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.04	Middle	110.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.05	Middle	101.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.06	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.09	Middle	106.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.10	Middle	103.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.11	Middle	98.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.12	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.13	Moderate	73.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0202.14	Middle	101.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.02	Moderate	74.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.08	Moderate	77.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.09	Upper	138.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.11	Moderate	74.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.12	Middle	99.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.13	Moderate	76.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.14	Middle	104.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.15	Upper	122.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.16	Middle	113.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.17	Upper	129.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.18	Upper	169.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.19	Upper	140.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.20	Middle	111.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.21	Upper	142.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.22	Upper	132.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.23	Moderate	76.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.24	Moderate	71.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.25	Middle	86.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0203.26	Middle	90.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.04	Moderate	76.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.05	Moderate	77.4

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.06	Middle	88.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.07	Moderate	75.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.12	Moderate	57.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.14	Middle	97.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.15	Middle	92.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.16	Middle	80.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.17	Moderate	72.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.18	Upper	144.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.19	Middle	114.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.20	Moderate	78.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0204.21	Moderate	79.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0205.01	Middle	88.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0205.02	Moderate	54.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0301.00	Upper	182.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0302.01	Moderate	73.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0302.02	Middle	90.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0302.03	Middle	82.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0303.01	Low	47.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0303.02	Moderate	65.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0304.01	Middle	98.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0304.02	Low	36.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0305.00	Moderate	73.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0306.01	Moderate	60.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0306.02	Moderate	60.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0307.02	Upper	124.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0307.03	Moderate	75.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0307.04	Upper	124.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0307.05	Moderate	77.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0308.03	Low	37.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0308.04	Low	38.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0308.05	Moderate	76.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0308.06	Moderate	77.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0309.02	Upper	122.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0309.03	Middle	81.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0309.04	Middle	112.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0310.01	Moderate	67.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0310.02	Middle	85.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0311.01	Upper	125.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0311.02	Upper	122.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0312.03	Middle	87.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0312.04	Middle	95.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0312.05	Upper	143.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0312.06	Upper	172.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0312.07	Upper	166.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0401.01	Middle	105.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0401.02	Upper	139.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0402.03	Upper	129.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0402.04	Middle	107.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0402.05	Upper	137.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0402.06	Upper	164.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0403.00	Moderate	70.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0404.01	Upper	185.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0404.02	Upper	187.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0405.02	Upper	139.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0405.03	Upper	179.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0405.05	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0405.06	Upper	203.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0406.01	Upper	237.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0406.02	Upper	186.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0407.01	Upper	150.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0407.02	Upper	147.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0408.01	Middle	82.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0408.02	Middle	88.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0409.01	Moderate	67.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0409.02	Moderate	63.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0410.00	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0411.00	Moderate	63.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0412.00	Moderate	55.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0413.00	Moderate	61.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0414.00	Moderate	51.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0415.00	Low	42.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0416.01	Moderate	54.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0416.02	Moderate	56.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0417.00	Moderate	55.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0418.01	Upper	218.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0418.02	Upper	145.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0419.00	Upper	187.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0420.00	Upper	327.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0421.00	Middle	104.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0422.00	Upper	273.1

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0423.01	Upper	157.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0423.02	Upper	163.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0424.00	Upper	340.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0425.01	Upper	167.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0425.02	Upper	187.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0426.01	Upper	133.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0426.02	Middle	86.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0427.00	Moderate	56.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0428.01	Moderate	72.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0428.02	Low	47.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0429.00	Moderate	72.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0430.01	Upper	179.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0430.02	Middle	82.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0431.00	Upper	140.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0433.01	Upper	147.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0433.02	Moderate	65.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0501.00	Moderate	79.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0502.04	Middle	81.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0502.05	Upper	128.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0502.06	Middle	109.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0502.07	Moderate	67.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0502.08	Moderate	69.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.01	Middle	85.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.06	Moderate	72.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.08	Moderate	75.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.09	Low	41.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.11	Moderate	52.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.12	Moderate	52.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.13	Moderate	69.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.14	Low	42.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.15	Moderate	79.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0503.16	Middle	93.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0504.01	Middle	100.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0504.02	Middle	89.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0505.01	Middle	109.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0505.02	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0506.01	Upper	128.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0506.02	Middle	103.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0507.01	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0507.02	Moderate	62.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0508.00	Moderate	65.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0509.00	Upper	122.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0510.01	Upper	188.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0510.02	Upper	156.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.05	Middle	92.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.07	Moderate	76.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.09	Middle	107.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.11	Moderate	76.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.13	Middle	93.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.14	Upper	130.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.15	Moderate	77.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.16	Middle	118.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.17	Moderate	69.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.18	Upper	128.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.19	Upper	141.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.20	Upper	144.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.21	Upper	177.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.22	Upper	123.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.23	Moderate	79.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.24	Moderate	70.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.25	Middle	110.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.26	Upper	130.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.27	Moderate	54.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.28	Moderate	75.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.29	Moderate	72.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0601.30	Moderate	54.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.03	Moderate	54.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.06	Middle	85.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.07	Moderate	70.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.08	Moderate	75.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.09	Middle	95.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.10	Upper	134.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.11	Moderate	72.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.12	Upper	120.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.14	Low	43.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0602.15	Low	46.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0603.02	Moderate	52.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0603.03	Moderate	55.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0603.04	Moderate	63.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0603.05	Moderate	77.9

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0603.06	Moderate	69.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0604.01	Middle	81.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0604.02	Moderate	55.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0604.04	Middle	95.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0604.05	Low	47.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0605.01	Middle	82.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0605.03	Upper	145.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0605.04	Upper	148.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0605.05	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.03	Middle	87.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.05	Middle	92.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.06	Middle	98.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.07	Upper	185.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.08	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0606.09	Middle	106.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0607.00	Upper	173.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0608.01	Middle	116.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0608.02	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0609.00	Upper	154.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0610.01	Upper	167.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0610.03	Upper	224.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0610.04	Middle	114.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0611.00	Moderate	61.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0701.02	Middle	105.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0701.03	Middle	107.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0701.04	Moderate	59.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.04	Middle	105.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.05	Upper	120.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.08	Upper	218.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.09	Upper	202.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.10	Middle	94.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.11	Upper	161.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.12	Middle	89.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0702.13	Middle	84.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.04	Upper	131.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.06	Upper	187.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.10	Upper	120.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.11	Upper	143.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.12	Upper	183.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.14	Upper	193.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.15	Upper	173.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.16	Upper	169.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.18	Upper	219.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.19	Upper	198.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.20	Upper	162.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.21	Upper	134.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.23	Middle	87.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.24	Moderate	71.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.25	Middle	118.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.26	Upper	232.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.27	Moderate	75.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.28	Middle	104.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.29	Upper	241.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.30	Upper	203.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0703.31	Upper	221.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0704.01	Upper	181.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0704.02	Upper	179.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0704.03	Upper	126.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0704.04	Upper	176.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0704.05	Upper	170.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0705.01	Upper	149.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0705.03	Middle	108.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0705.04	Low	43.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0706.01	Moderate	77.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0706.02	Middle	113.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0801.02	Middle	90.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0801.03	Middle	119.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0801.04	Middle	101.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0801.05	Middle	101.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0802.00	Middle	80.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0804.02	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0804.03	Middle	97.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0804.05	Moderate	57.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0804.06	Middle	100.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0805.00	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0901.02	Upper	140.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0901.03	Moderate	69.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0901.04	Upper	135.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0902.00	Upper	126.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0903.01	Moderate	69.0



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0903.03	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0903.04	Upper	125.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0904.01	Middle	90.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0904.03	Moderate	66.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0904.04	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0905.02	Upper	128.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0905.03	Upper	201.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0905.04	Moderate	70.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0906.01	Middle	98.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0906.02	Upper	120.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0907.00	Upper	139.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0908.01	Middle	98.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0908.02	Middle	118.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0909.00	Upper	148.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0910.00	Middle	108.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0911.00	Moderate	58.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0912.01	Moderate	68.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0912.02	Middle	84.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0913.00	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0914.00	Moderate	62.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0915.00	Moderate	66.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0916.01	Moderate	71.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0916.02	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0917.01	Moderate	79.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0917.02	Moderate	78.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0918.02	Middle	81.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0918.03	Moderate	73.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0918.04	Middle	86.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0919.01	Middle	93.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0919.03	Moderate	65.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0919.04	Low	49.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	0920.00	Upper	155.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.03	Moderate	65.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.04	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.05	Upper	123.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.06	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.07	Upper	159.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1001.08	Middle	103.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1002.01	Moderate	54.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1002.03	Low	44.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1002.04	Moderate	65.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1003.01	Moderate	59.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1003.02	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1004.00	Moderate	52.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1005.01	Low	31.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1005.02	Low	49.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1006.00	Moderate	79.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1007.00	Moderate	56.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1008.01	Moderate	55.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1008.03	Moderate	66.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1008.04	Moderate	59.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1101.00	Middle	91.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.01	Middle	103.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.03	Upper	197.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.07	Upper	154

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.50	Upper	147.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.51	Moderate	60.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.52	Upper	130.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.53	Middle	108.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.54	Low	48.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.55	Low	46.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.56	Upper	134.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.57	Upper	181.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.58	Upper	168.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.59	Upper	185.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.60	Upper	195.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.61	Upper	210.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.62	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.63	Middle	117.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.64	Upper	144.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.65	Middle	106.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.66	Middle	96.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.67	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1103.68	Upper	165.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1104.02	Middle	102.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1104.03	Middle	94.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1104.04	Middle	86.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1105.01	Middle	93.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1105.02	Middle	99.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	1106.00	Moderate	74.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	9800.00	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL MD	011 Broward County	9900.00	NA	0.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0001.01	Low	41.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0001.02	Moderate	59.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0002.00	Low	36.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0003.00	Low	34.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0006.00	Moderate	56.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0007.00	Upper	143.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0008.00	Middle	101.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0010.00	Moderate	51.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0011.00	Middle	114.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0012.00	Middle	81.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0013.00	Low	43.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0014.01	Low	35.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0014.02	Moderate	61.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0015.00	Low	31.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0016.00	Low	26.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0021.01	Upper	141.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0021.02	Upper	167.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0022.00	Upper	156.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0023.00	Upper	150.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0024.00	Upper	177.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0025.01	Moderate	54.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0025.02	Middle	89.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0026.00	Low	47.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0027.01	Low	46.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0027.02	Low	44.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0028.01	Low	42.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0028.02	Low	49.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0029.01	Low	40.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0029.02	Low	30.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0101.01	Middle	118.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0101.04	Upper	121.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0101.05	Middle	118.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0101.06	Middle	119.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0101.07	Upper	133.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0102.02	Middle	106.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0102.03	Moderate	70.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0102.04	Middle	88.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0103.01	Middle	88.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0103.05	Moderate	68.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0103.06	Moderate	64.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0103.07	Moderate	71.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0103.08	Middle	108.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0104.01	Moderate	70.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0104.02	Moderate	63.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0105.01	Middle	106.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0105.02	Moderate	69.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0105.03	Moderate	78.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0106.01	Middle	87.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0106.02	NA	0.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0107.00	Moderate	64.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0108.00	Moderate	60.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0109.00	Moderate	51.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0110.00	Moderate	61.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0111.00	Moderate	52.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0112.00	Low	48.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0113.00	Low	48.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0114.00	Moderate	50.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0115.00	Moderate	57.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0116.00	Moderate	50.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0117.00	Middle	80.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0118.00	Middle	88.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0119.01	Middle	99.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0119.03	Middle	94.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0119.04	Middle	106.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0119.05	Middle	82.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0120.00	Moderate	74.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0121.00	Low	37.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0122.01	Moderate	51.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0122.02	Moderate	61.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0123.00	Moderate	66.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0124.00	Middle	87.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0125.00	Moderate	65.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0126.01	Moderate	61.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0126.02	Moderate	61.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0127.02	Moderate	67.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0127.03	Middle	86.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0127.04	Moderate	59.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0128.00	Moderate	71.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0129.00	Moderate	62.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0130.00	Upper	169.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0131.00	Middle	113.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0132.00	Moderate	74.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0133.01	Middle	96.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0133.02	Low	42.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0134.02	Moderate	53.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0134.03	Moderate	77.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0134.04	Moderate	73.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.02	Middle	91.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.04	Moderate	63.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.22	Middle	88.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.23	Middle	86.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.24	Moderate	64.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.25	Moderate	63.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0135.26	Middle	82.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.23	Middle	90.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.28	Middle	108.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.29	Middle	102.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.30	Upper	121.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.31	Middle	100.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.32	Middle	97.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0137.33	Middle	113.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0138.00	Middle	90.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0139.01	Moderate	71.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0139.02	Middle	83.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0139.04	Moderate	67.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0139.05	Upper	188.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0139.06	Upper	145.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0140.01	Upper	132.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0140.02	Upper	152.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0141.01	Upper	166.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0141.03	Upper	140.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0141.04	Upper	251.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0142.03	Upper	176.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0142.04	Upper	166.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0142.05	Middle	112.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0142.06	Upper	124.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.11	Low	46.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.12	Middle	92.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.28	Middle	112.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.29	Middle	108.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.30	Upper	154.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.31	Middle	87.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.33	Upper	127.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.34	Upper	126.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.35	Upper	140.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.36	Middle	110.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.38	Middle	93.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.39	Upper	155.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.40	Upper	133.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.41	Upper	123.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.42	Moderate	79.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.43	Middle	94.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0143.44	Upper	142.0

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.08	Middle	112.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.13	Upper	128.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.14	Moderate	51.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.15	Middle	96.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.16	Upper	138.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.17	Middle	105.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.18	Upper	223.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.19	Upper	229.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.20	Upper	126.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.21	Upper	190.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.22	Middle	112.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.23	Upper	126.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.24	Upper	135.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.25	Middle	112.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.26	Upper	139.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.27	Moderate	69.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0144.28	Upper	122.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0145.00	Moderate	71.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0146.01	Upper	146.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0146.03	Moderate	66.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0146.04	Moderate	69.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0147.02	Moderate	78.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0147.03	Upper	133.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0147.04	Moderate	50.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0148.00	Moderate	72.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0149.01	Middle	80.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0149.02	Middle	83.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0150.01	Moderate	71.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0150.02	Moderate	61.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0151.00	Moderate	70.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0152.00	Moderate	50.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0153.00	Moderate	51.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0154.00	Low	49.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0155.01	Moderate	73.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0155.02	Low	39.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0156.00	Middle	96.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0157.01	Moderate	53.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0157.02	Moderate	74.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0158.03	Middle	85.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0158.04	Middle	117.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0158.05	Moderate	67.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0158.06	Moderate	71.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.22	Moderate	70.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.24	Middle	100.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.25	Moderate	65.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.26	Moderate	76.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.27	NA	0.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.28	Upper	151.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0159.29	Middle	105.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0160.01	Middle	87.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0160.02	Middle	80.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0161.01	Middle	80.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0161.02	Moderate	73.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0162.00	Moderate	76.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0163.00	Moderate	52.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0164.00	Upper	136.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0165.00	Upper	140.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0166.03	Upper	121.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0166.04	Middle	90.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0166.05	Middle	89.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0166.06	Moderate	55.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.11	Upper	154.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.24	Middle	81.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.25	Middle	90.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.26	Middle	86.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.27	Middle	97.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.28	Upper	123.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.29	Middle	101.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.30	Upper	132.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0167.31	Moderate	73.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.01	Upper	159.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.03	Middle	118.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.04	Upper	149.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.07	Moderate	74.7
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.08	Middle	102.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.09	Upper	128.4
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.10	Middle	118.1
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.11	Middle	112.8
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.12	Upper	140.9
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0168.13	Middle	111.0



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0171.01	Middle	110.6
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0171.02	Middle	98.5
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0172.00	NA	0.0
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0173.00	Middle	96.3
12 FL	27260 Jacksonville, FL MSA	031 Duval County	0174.00	Low	37.2
12 FL	27260 Jacksonville, FL MSA	031 Duval County	9900.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.07	Upper	138.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.09	Middle	83.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.15	Upper	168.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.18	Upper	167.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.20	Upper	144.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.21	Upper	227.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.22	Upper	194.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.23	Upper	157.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.24	Moderate	71.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.25	Middle	100.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.26	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.27	Upper	128.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.28	Upper	124.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.29	Upper	258.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.30	Upper	167.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.31	Upper	170.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.32	Middle	117.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.34	Upper	123.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.40	Middle	108.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.41	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.42	Upper	148.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.43	Upper	138.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.44	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.45	Upper	168.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0001.46	Upper	223.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.04	Middle	102.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.06	Moderate	78.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.11	Middle	105.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.12	Moderate	58.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.13	Middle	89.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.15	Moderate	76.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.16	Middle	104.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.18	Moderate	76.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.19	Moderate	65.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.20	Moderate	77.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.21	Middle	84.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.22	Moderate	57.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.23	Moderate	58.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.24	Low	49.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.25	Moderate	75.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.26	Upper	146.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.27	Middle	80.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0002.28	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.02	Middle	107.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.06	Moderate	67.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.07	Middle	100.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.08	Middle	107.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.09	Moderate	74.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.10	Moderate	72.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.11	Middle	81.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0003.12	Moderate	60.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.02	Moderate	63.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.05	Middle	101.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.08	Moderate	75.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.09	Middle	80.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.10	Middle	89.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.11	Moderate	51.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.13	Middle	90.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.14	Moderate	69.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.15	Middle	99.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.16	Moderate	63.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.17	Moderate	75.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.18	Moderate	56.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.19	Middle	95.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0004.20	Moderate	78.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.04	Moderate	66.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.05	Moderate	52.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.06	Moderate	69.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.07	Middle	86.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.08	Low	25.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0005.09	Middle	85.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.01	Middle	87.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.02	Moderate	77.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.03	Middle	107.2

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.05	Upper	128.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.07	Moderate	63.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.09	Moderate	50.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.10	Moderate	78.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.11	Low	45.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0006.12	Upper	136.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.05	Moderate	53.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.10	Low	48.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.11	Moderate	63.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.12	Moderate	65.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.13	Middle	91.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.14	Moderate	53.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.15	Moderate	68.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.16	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.17	Middle	86.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.18	Moderate	64.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.19	Low	41.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0007.20	Moderate	73.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0008.04	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0008.05	Moderate	79.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0008.06	Moderate	63.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0008.07	Moderate	61.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0008.08	Middle	83.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.03	Moderate	62.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.04	Middle	92.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.05	Middle	100.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.06	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.07	Middle	84.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0009.08	Moderate	77.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.03	Middle	90.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.04	Moderate	57.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.05	Moderate	63.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.06	Middle	81.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.07	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0010.08	Middle	106.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0011.01	Middle	85.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0011.02	Upper	135.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0011.03	Moderate	65.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0011.04	Upper	236.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.04	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.05	Upper	234.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.06	Upper	180.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.07	Middle	102.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.08	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0012.09	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0013.01	Moderate	79.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0013.02	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0014.01	Low	40.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0014.02	Moderate	72.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0015.01	Low	33.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0015.02	Moderate	60.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0016.03	Middle	95.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0016.05	Low	44.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0016.06	Moderate	67.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0016.07	Upper	133.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0016.08	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0017.01	Moderate	50.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0017.02	Moderate	55.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0017.04	Low	45.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0017.05	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0018.01	Moderate	55.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0018.02	Low	49.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0018.03	Moderate	66.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0019.01	Low	42.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0019.03	Moderate	70.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0019.04	Low	48.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0020.01	Low	48.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0020.03	Low	46.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0020.04	Moderate	61.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0021.00	Upper	329.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0022.01	Middle	93.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0022.02	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0023.00	Moderate	62.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0024.02	Moderate	62.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0024.03	Moderate	55.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0024.04	Moderate	52.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0025.01	Moderate	59.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0025.02	Moderate	67.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0026.00	Middle	81.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.02	Middle	115.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.05	Middle	100.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.07	Upper	220.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.08	Middle	107.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.09	Upper	179.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0027.10	Middle	94.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0028.00	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0029.00	Moderate	66.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0030.01	Moderate	59.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0030.04	Moderate	60.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0030.05	Low	43.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0030.06	Moderate	66.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0031.00	Moderate	50.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0034.00	Moderate	54.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0036.03	Moderate	58.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0036.04	Moderate	69.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0036.05	Low	38.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0036.06	Low	35.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0036.07	Moderate	68.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.03	Upper	237.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.04	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.05	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.06	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.07	Upper	127.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.08	Upper	217.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.09	Middle	80.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0037.10	Upper	209.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0038.01	Upper	166.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0038.03	Upper	233.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0038.04	Upper	153.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.06	Upper	306.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.09	Upper	131.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.11	Moderate	60.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.12	Middle	99.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.13	Moderate	68.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.14	Middle	103.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.15	Middle	111.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.16	Middle	89.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.17	Middle	96.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.18	Upper	146.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.19	Upper	175.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.21	Upper	191.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0039.22	Upper	192.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0040.00	Upper	260.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0041.02	Upper	388.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0041.03	Middle	93.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0041.05	Upper	156.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0041.06	Upper	311.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0042.04	Moderate	52.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0042.05	Middle	91.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0042.06	Upper	148.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0042.07	Middle	102.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0042.08	Upper	131.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0043.01	Middle	101.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0043.03	Moderate	73.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0043.04	Upper	123.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0044.03	Moderate	73.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0044.04	Moderate	73.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0044.05	Middle	92.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0044.06	Upper	133.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0045.00	Upper	336.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0046.02	Upper	353.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0046.05	Upper	332.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0046.07	Upper	341.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0046.08	Upper	216.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0047.01	Upper	183.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0047.03	Upper	127.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0047.04	Middle	98.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0047.05	Upper	148.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0049.01	Moderate	53.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0049.03	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0049.04	Middle	101.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0050.02	Moderate	69.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0050.03	Middle	82.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0050.04	Moderate	59.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0051.02	Middle	80.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0051.03	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0051.04	Moderate	51.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0052.01	Moderate	53.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0052.02	Moderate	52.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0053.03	Low	46.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0053.04	Low	47.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0053.05	Moderate	53.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0053.06	Moderate	66.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.03	Low	48.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.05	Moderate	62.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.06	Moderate	63.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.07	Moderate	76.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.09	Low	46.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0054.10	Moderate	50.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0055.03	Middle	94.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0055.04	Moderate	69.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0055.05	Moderate	54.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0055.06	Moderate	78.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0056.00	Middle	87.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0057.01	Middle	85.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0057.05	Moderate	58.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0057.06	Middle	86.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0057.07	Low	46.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0057.08	Moderate	61.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0058.03	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0058.04	Moderate	77.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0058.05	Upper	127.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0058.06	Middle	118.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0059.01	Middle	92.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0059.02	Middle	98.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0059.03	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0059.04	Middle	97.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0060.02	Upper	123.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0060.03	Upper	204.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0060.04	Upper	218.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0061.03	Upper	273.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0061.04	Upper	234.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0061.05	Upper	253.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0061.06	Upper	245.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0062.01	Moderate	69.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0062.03	Upper	179.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0062.05	Middle	118.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0062.06	Upper	257.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0063.02	Middle	90.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0063.03	Moderate	59.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0063.04	Moderate	61.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0064.01	Middle	81.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0064.02	Moderate	70.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0064.03	Moderate	68.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0065.01	Middle	102.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0065.03	Middle	105.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0065.04	Upper	140.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.03	Moderate	51.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.04	Low	43.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.05	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.06	Middle	97.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.07	Moderate	58.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0066.08	Upper	195.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.05	Upper	216.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.06	Upper	192.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.07	Upper	224.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.09	Upper	390.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.13	Upper	293.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.14	Upper	288.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.15	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.16	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.17	Upper	278.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.18	Upper	289.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.19	Upper	166.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.20	Upper	201.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.21	Upper	298.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0067.22	Upper	141.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0068.01	Upper	298.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0068.02	Upper	398.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0069.01	Middle	95.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0069.02	Upper	161.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0070.03	Middle	87.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0070.04	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0070.05	Moderate	79.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0070.06	Moderate	72.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0070.07	Middle	89.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0071.01	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0071.03	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0071.04	Upper	234.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0072.00	Middle	88.1

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0073.00	Upper	412.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0074.01	Upper	314.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0074.02	Upper	243.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0074.03	Upper	374.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0075.01	Upper	353.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0075.03	Upper	335.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.01	Upper	231.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.03	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.05	Middle	117.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.07	Upper	221.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.08	Upper	246.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.09	Upper	131.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0076.10	Upper	177.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.04	Upper	138.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.05	Middle	117.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.06	Upper	203.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.07	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.08	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0077.09	Upper	192.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.01	Upper	360.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.05	Upper	189.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.06	Upper	412.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.07	Upper	307.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.08	Upper	141.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0078.09	Middle	93.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0079.01	Upper	369.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0079.02	Upper	351.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0080.00	Upper	308.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0081.01	Upper	310.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0081.02	Upper	276.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.02	Upper	223.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.05	Upper	281.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.06	Upper	252.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.07	Upper	294.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.08	Upper	126.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0082.09	Upper	236.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.05	Upper	171.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.08	Middle	104.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.09	Moderate	64.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.10	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.11	Upper	163.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.12	Moderate	73.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.13	Middle	94.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.14	Middle	118.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0083.15	Middle	105.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.09	Upper	187.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.15	Upper	250.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.16	Upper	219.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.18	Upper	135.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.19	Middle	98.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.20	Upper	171.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.21	Upper	141.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.22	Upper	174.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.23	Upper	126.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.24	Middle	109.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.25	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.26	Upper	207.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.27	Upper	214.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.28	Upper	180.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.29	Upper	218.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.30	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0084.31	Upper	145.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0085.02	Upper	195.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0085.03	Moderate	74.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0085.04	Upper	135.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0086.01	Upper	162.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0086.03	Upper	153.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0086.04	Upper	177.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0087.02	Upper	131.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0087.03	Middle	115.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0087.04	Upper	127.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.05	Moderate	79.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.06	Middle	117.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.07	Upper	149.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.08	Middle	100.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.09	Upper	166.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0088.10	Middle	117.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.04	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.06	Middle	112.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.07	Middle	104.2



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.08	Upper	146.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.09	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.10	Upper	136.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0089.11	Upper	127.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.10	Upper	143.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.14	Upper	121.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.15	Middle	86.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.20	Moderate	62.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.21	Moderate	65.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.22	Middle	93.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.24	Middle	101.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.26	Moderate	67.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.27	Middle	87.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.28	Middle	101.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.29	Middle	117.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.30	Middle	84.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.31	Moderate	63.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.39	Upper	124.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.40	Upper	132.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.43	Upper	169.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.44	Middle	116.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.48	Upper	166.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.49	Middle	105.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.50	Middle	109.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.51	Middle	82.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.52	Middle	84.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.53	Upper	162.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.54	Middle	102.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.55	Middle	118.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.56	Middle	114.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.57	Middle	82.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.58	Upper	122.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.59	Middle	111.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.60	Upper	168.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.61	Moderate	75.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.62	Middle	94.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.63	Moderate	78.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.64	Middle	97.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.65	Middle	81.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0090.66	Middle	105.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0091.01	Moderate	75.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0091.02	Moderate	64.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0092.00	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.05	Upper	180.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.12	Middle	103.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.14	Moderate	53.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.15	Moderate	53.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.16	Middle	88.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.17	Moderate	76.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.18	Middle	104.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.19	Upper	142.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.20	Moderate	78.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.21	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.22	Low	45.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.23	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.24	Moderate	61.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.25	Middle	80.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.26	Moderate	69.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0093.27	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0094.01	Middle	106.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0094.02	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0095.03	Middle	108.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0095.04	Upper	128.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0095.05	Moderate	66.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0095.06	Moderate	65.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0096.01	Moderate	77.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0096.02	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0097.03	Upper	176.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0097.04	Upper	148.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0097.05	Moderate	64.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0097.06	Moderate	76.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.03	Middle	102.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.04	Upper	134.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.06	Middle	88.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.09	Upper	121.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.10	Middle	111.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.11	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0098.12	Upper	122.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.03	Upper	131.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.04	Moderate	68.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.05	Middle	114.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.06	Middle	101.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.07	Upper	166.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.08	Moderate	72.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0099.09	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.10	Middle	87.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.12	Middle	91.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.13	Middle	113.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.15	Moderate	70.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.16	Middle	104.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.17	Middle	88.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.18	Moderate	77.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.19	Middle	80.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.20	Middle	95.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.21	Moderate	72.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.22	Upper	160.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.23	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.24	Low	45.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.25	Middle	93.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0100.26	Low	46.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0101.93	Upper	179.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0101.98	Upper	193.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.01	Upper	123.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.05	Moderate	59.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.07	Moderate	66.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.08	Moderate	62.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.09	Middle	91.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.11	Middle	93.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.12	Upper	214.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.13	Middle	80.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0102.14	Moderate	79.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0103.01	Upper	169.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0103.02	Middle	87.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0103.03	Upper	152.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0104.00	Middle	89.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0105.01	Moderate	60.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0105.02	Upper	142.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.04	Upper	175.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.08	Middle	109.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.09	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.10	Upper	150.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.13	Upper	121.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.18	Upper	137.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.19	Upper	148.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.20	Upper	130.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.21	Middle	106.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.22	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.23	Middle	108.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.24	Upper	196.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.25	Upper	121.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0106.26	Middle	96.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.05	Middle	106.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.06	Low	43.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.07	Middle	93.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.08	Middle	89.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.09	Middle	119.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0107.10	Middle	112.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0108.03	Low	39.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0108.04	Moderate	63.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0108.05	Low	43.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0108.06	Moderate	56.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0109.00	Low	48.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.03	Moderate	69.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.08	Middle	103.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.09	Middle	104.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.10	Moderate	56.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.11	Middle	91.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.12	Moderate	71.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.13	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.14	Upper	136.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0110.15	Upper	151.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0111.03	Moderate	59.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0111.04	Low	44.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0111.05	Upper	191.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0111.06	Middle	116.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0112.03	Low	46.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0112.04	Middle	102.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0112.05	Moderate	62.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0112.06	Upper	126.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0113.01	NA	0.0



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0113.02	Low	40.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.05	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.06	Moderate	76.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.07	Moderate	68.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.08	Moderate	50.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.09	Middle	96.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.10	Upper	138.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.11	Upper	124.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0114.12	Middle	84.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0115.00	Upper	146.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0116.01	Middle	106.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0116.02	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0117.01	Middle	99.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0117.02	Moderate	67.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0118.00	Middle	115.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0119.00	Middle	99.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0120.01	Middle	85.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0120.02	Moderate	55.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0121.01	Middle	108.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0121.02	Middle	85.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0121.03	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0121.04	Middle	111.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0121.05	Middle	108.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0122.00	Upper	162.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0123.01	Middle	95.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0123.02	Upper	130.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0124.01	Upper	133.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0124.02	Upper	219.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0124.03	Upper	173.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0125.01	Upper	227.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0125.02	Middle	93.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0126.01	Middle	105.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0126.02	Middle	111.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0127.01	Upper	157.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0127.02	Upper	171.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0128.01	Upper	124.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0128.02	Upper	172.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0129.00	Middle	93.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0130.00	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0131.00	Moderate	73.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0132.01	Moderate	66.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0132.02	Upper	144.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0133.01	Middle	100.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0133.02	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0134.00	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0135.00	Moderate	57.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0136.00	Moderate	76.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0137.00	Moderate	72.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0138.01	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0138.02	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0139.00	Middle	84.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0141.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0142.00	Upper	168.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0143.00	Upper	148.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0144.00	Upper	151.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0145.00	Upper	124.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0146.01	Low	38.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0146.02	Middle	104.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0147.01	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0147.02	Upper	146.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0148.00	Moderate	67.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0149.00	Middle	118.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0150.01	Upper	122.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0150.02	Upper	140.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0151.01	Upper	172.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0151.02	Upper	215.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0151.03	Middle	110.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0152.01	Upper	176.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0152.02	Upper	130.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0153.00	Upper	176.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0154.00	Upper	136.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0155.01	Middle	100.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0155.02	Upper	137.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0156.00	Middle	110.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0157.00	Upper	146.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0158.00	Middle	90.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0159.00	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0160.00	Middle	103.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0161.00	Upper	154.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0162.00	Upper	128.9

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0163.00	Upper	158.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0164.01	Upper	152.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0164.02	Upper	139.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0165.01	Upper	185.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0165.02	Upper	177.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0166.00	Upper	123.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0167.00	Middle	101.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0168.00	Upper	145.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0169.00	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0170.00	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0171.01	Moderate	76.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0171.02	Middle	98.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0172.00	Upper	193.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0173.00	Middle	94.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0174.01	Upper	164.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0174.02	Middle	100.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0175.00	Middle	88.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0176.00	Middle	86.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0177.00	Middle	97.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0178.00	Moderate	70.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0179.01	Upper	163.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0179.02	Upper	145.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0180.01	Upper	196.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0180.02	Upper	141.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0180.03	Upper	143.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0181.00	Middle	106.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0182.00	Upper	133.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0183.00	Middle	116.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0184.00	Middle	89.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0185.00	Upper	139.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0186.01	Upper	134.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0186.02	Middle	118.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0187.00	Upper	138.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0188.01	Upper	187.5
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0188.02	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0188.03	Middle	98.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0189.01	Upper	158.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0189.02	Middle	119.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0190.00	Upper	129.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0191.00	Middle	102.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0192.00	Upper	125.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0193.01	Middle	112.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0193.02	Middle	118.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0194.01	Upper	150.6
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0194.02	Middle	114.1
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0195.01	Upper	130.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0195.02	Upper	137.8
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0196.00	Upper	179.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0197.00	Upper	125.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0198.01	Upper	145.3
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0198.02	Upper	151.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0199.01	Middle	112.9
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0199.02	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0200.01	Middle	109.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0200.02	Upper	145.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0201.00	Upper	130.4
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0202.00	Moderate	69.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	0203.00	Moderate	78.2
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	4901.00	Middle	118.7
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9801.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9802.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9803.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9804.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9805.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9806.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9807.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9808.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9809.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9810.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9811.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9812.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9813.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL MD	086 Miami-Dade County	9900.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0001.02	Middle	117.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0001.03	Upper	135.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0001.04	Middle	107.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.02	Upper	123.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.04	Middle	86.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.08	Upper	150.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.10	Upper	149.4

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.11	Upper	226.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.13	Moderate	77.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.14	Upper	168.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.16	Middle	98.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.17	Upper	130.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.18	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.19	Upper	132.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.20	Upper	161.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.21	Upper	124.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.22	Low	48.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0002.23	Upper	161.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0003.01	Upper	190.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0003.03	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0003.04	Middle	81.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0004.05	Upper	168.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0004.06	Upper	121.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0004.07	Upper	155.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0004.08	Upper	126.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0004.10	Upper	161.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0005.05	Middle	107.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0005.07	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0005.09	Upper	143.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0005.12	Upper	146.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0005.13	Upper	131.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0006.00	Upper	150.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0007.02	Upper	130.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0007.03	Upper	157.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0008.03	Upper	138.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0008.05	Middle	106.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0009.02	Middle	110.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0009.03	Middle	114.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0009.04	Upper	132.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0009.05	Upper	129.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0010.02	Moderate	72.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0010.03	Middle	117.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0010.04	Moderate	73.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0011.01	Middle	86.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0011.02	Upper	153.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0012.00	Middle	82.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0013.01	Moderate	63.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0013.02	Low	49.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0014.02	Low	47.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0014.03	Low	45.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0014.04	Moderate	58.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0015.00	Moderate	60.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0016.00	Moderate	57.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0017.00	Moderate	78.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0018.01	Moderate	70.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0018.02	Middle	86.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.04	Moderate	74.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.07	Moderate	73.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.09	Low	45.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.10	Moderate	56.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.11	Moderate	62.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.12	Moderate	54.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.13	Low	37.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.16	Middle	103.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.17	Moderate	64.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.18	Middle	95.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.19	Middle	105.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.20	Moderate	75.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0019.21	Moderate	74.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0020.05	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0020.06	Moderate	50.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0021.00	Moderate	62.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0022.00	Low	32.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0023.00	Moderate	62.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0024.00	Low	41.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0026.00	Upper	135.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0027.01	Upper	130.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0027.02	Upper	141.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0027.03	Upper	147.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0028.00	Middle	86.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0029.00	Low	40.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0030.00	Moderate	66.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0031.01	Middle	115.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0031.02	Moderate	59.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0032.01	Moderate	77.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0032.02	Middle	95.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0033.00	Middle	101.4

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0034.00	Upper	139.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0035.07	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0035.12	Upper	130.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0035.13	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0035.14	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0036.00	Upper	144.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0037.00	Moderate	67.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0038.01	Moderate	77.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0038.02	Moderate	80.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0039.01	Middle	83.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0039.02	Moderate	75.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.05	Moderate	68.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.07	Moderate	52.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.08	Moderate	58.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.09	Moderate	65.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.10	Moderate	65.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.11	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.12	Moderate	50.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0040.13	Moderate	75.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0041.01	Moderate	71.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0041.02	Moderate	61.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0042.03	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0042.04	Moderate	64.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0042.05	Middle	96.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0042.06	Middle	81.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0042.07	Low	46.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0043.00	Upper	128.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0044.01	Middle	93.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0044.02	Low	46.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0045.00	Low	44.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0046.01	Moderate	79.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0046.02	Moderate	58.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0047.02	Moderate	63.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0047.04	Moderate	51.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0047.05	Moderate	58.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0047.06	Moderate	65.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.10	Moderate	59.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.13	Middle	88.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.15	Middle	87.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.16	Moderate	79.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.17	Moderate	53.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.18	Low	47.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.19	Moderate	53.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.20	Moderate	79.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.21	Moderate	68.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.22	Middle	84.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0048.23	Middle	108.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0049.02	Upper	167.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0049.03	Low	49.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0049.04	Moderate	74.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0050.00	Middle	104.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0051.01	Low	41.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0051.02	Moderate	51.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0052.02	Low	41.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0052.03	Low	42.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0052.04	Moderate	67.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0053.00	Middle	114.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0054.11	Upper	202.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0054.12	Upper	165.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0054.13	Upper	203.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0055.01	Middle	102.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0055.02	Middle	80.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0056.01	Moderate	52.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0056.02	Middle	96.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0057.02	Moderate	73.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0057.03	Low	40.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0057.04	Low	47.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.07	Moderate	75.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.10	Moderate	67.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.11	Middle	89.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.12	Middle	86.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.13	Middle	88.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.14	Moderate	57.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.15	Moderate	65.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.18	Moderate	70.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.19	Middle	111.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.20	Middle	88.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0058.21	Moderate	77.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.16	Middle	114.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.17	Middle	109.2



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.18	Upper	120.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.21	Middle	116.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.22	Middle	88.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.23	Moderate	78.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.26	Middle	94.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.30	Middle	90.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.31	Middle	86.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.33	Moderate	60.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.34	Upper	136.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.36	Moderate	58.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.37	Upper	306.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.38	Middle	95.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.39	Moderate	67.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.40	Middle	80.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.42	Upper	248.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.43	Moderate	58.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.44	Low	48.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.45	Middle	89.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.46	Upper	138.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.47	Middle	112.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.49	Upper	128.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.50	Upper	141.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.51	Moderate	79.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.52	Middle	102.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.53	Middle	85.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.54	Middle	104.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.55	Middle	118.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.57	Middle	89.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.58	Middle	88.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.59	Middle	89.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.60	Middle	112.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0059.61	Upper	139.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.05	Middle	95.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.06	Moderate	69.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.07	Moderate	78.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.08	Upper	204.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.09	Moderate	78.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.10	Middle	82.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.11	Middle	88.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0060.12	Moderate	76.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0061.00	Moderate	52.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0062.01	Moderate	73.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0062.02	Middle	101.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0062.03	Moderate	64.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0063.01	Middle	101.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0063.02	Upper	148.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0064.01	Upper	160.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0064.02	Upper	145.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0065.01	Moderate	61.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0065.02	Middle	102.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0066.02	Upper	139.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0066.04	Middle	98.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0066.06	Upper	125.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0066.07	Middle	101.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0067.00	Moderate	76.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0068.01	Moderate	67.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0068.02	Moderate	53.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.06	Middle	113.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.07	Upper	150.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.08	Moderate	75.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.09	Middle	101.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.10	Moderate	57.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.11	Moderate	55.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0069.12	Upper	132.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.05	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.06	Upper	139.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.07	Upper	248.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.08	Upper	166.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.09	Upper	231.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.10	Upper	141.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.11	Upper	214.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.12	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0070.13	Upper	124.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0071.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.02	Middle	111.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.04	Middle	85.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.05	Upper	133.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.06	Upper	136.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.07	Middle	83.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0072.08	Moderate	63.2

## Citibank. National Association - Census Tract Listing

[illegible]

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.30	Upper	135.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.31	Upper	139.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.32	Moderate	58.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.33	Moderate	68.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.34	Upper	168.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.35	Upper	293.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.37	Middle	97.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.38	Middle	118.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.40	Middle	108.2
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.41	Middle	103.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.42	Middle	115.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.43	Moderate	79.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.44	Upper	135.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.45	Middle	103.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.46	Middle	112.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.47	Upper	167.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.48	Upper	133.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.49	Upper	189.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.50	Middle	97.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.51	Middle	118.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.52	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0078.53	Upper	148.1
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.09	Upper	171.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.13	Middle	107.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.14	Middle	101.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.15	Upper	144.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.16	Middle	117.9
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.17	Upper	144.3
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.18	Middle	111.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0079.19	Middle	102.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0080.01	Low	23.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0080.02	Low	44.6
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0081.01	Moderate	69.7
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0081.02	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0082.01	Moderate	56.8
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0082.02	Low	32.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0082.03	Low	48.5
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0083.01	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	0083.02	Moderate	51.4
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9800.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9801.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9802.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9804.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9805.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9900.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Boynton Beach, FL MD	099 Palm Beach County	9901.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0101.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0102.01	Moderate	54.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0102.02	Moderate	51.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0103.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0104.00	Middle	101.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0105.01	Moderate	60.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0105.02	Moderate	65.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0105.03	Moderate	51.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0106.00	Middle	109.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0107.01	Moderate	67.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0107.02	Moderate	71.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0201.00	Moderate	55.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0202.00	Middle	109.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0203.01	Moderate	77.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0203.02	Upper	128.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0204.00	Middle	95.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0205.00	Moderate	50.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0206.01	Moderate	63.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0206.02	Moderate	68.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0207.01	Upper	125.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0207.02	Moderate	67.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0208.01	Moderate	72.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0208.02	Moderate	56.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0209.01	Low	46.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0209.02	Low	46.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0301.01	Moderate	62.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0301.02	Moderate	66.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0301.03	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0301.04	Middle	81.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0302.00	Middle	103.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0303.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0304.00	Middle	81.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0305.00	Upper	129.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0306.01	Moderate	50.6



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0306.03	Low	43.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0306.04	Middle	91.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0307.01	Moderate	72.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0307.02	Middle	113.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0307.03	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0307.06	Moderate	76.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0308.00	Upper	152.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0309.00	Upper	156.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0310.00	Upper	126.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0311.00	Middle	118.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0312.00	Low	41.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0313.00	Middle	90.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0314.00	Middle	119.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0315.01	Low	47.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0315.02	Low	41.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0317.00	Upper	154.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0318.00	Upper	141.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0319.00	Upper	159.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0321.00	Middle	109.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0401.00	Upper	143.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0402.01	Middle	100.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0402.02	Moderate	56.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0403.00	Middle	89.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0404.01	Middle	118.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0404.02	Upper	157.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0406.00	Upper	145.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0407.00	Upper	162.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0408.00	Upper	123.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0409.00	Upper	189.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0501.00	Upper	202.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0502.00	Upper	196.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0503.00	Upper	185.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0505.00	Upper	230.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0506.00	Upper	242.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0507.00	Upper	211.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0508.00	Upper	227.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0509.00	Upper	178.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0510.00	Upper	183.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0511.00	Upper	193.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0512.00	Upper	190.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0513.00	Upper	225.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0514.00	Upper	203.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0601.00	Upper	181.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0602.00	Upper	218.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0603.00	Upper	197.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0604.00	Upper	221.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0605.00	Upper	208.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0608.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0609.00	Upper	157.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0610.00	Upper	207.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0611.00	Upper	143.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0612.00	Upper	165.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0615.00	Upper	209.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0618.00	Upper	129.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0619.01	Upper	128.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0619.02	Upper	121.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0620.00	Upper	153.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0621.00	Upper	200.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0622.00	Upper	221.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0623.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0624.00	Upper	244.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0625.00	Upper	220.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0626.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0627.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0628.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0629.00	Upper	206.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0630.00	Upper	202.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0631.00	Upper	164.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0632.00	Upper	189.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0633.01	Upper	131.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0633.02	Upper	147.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0633.03	Upper	172.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0634.00	Upper	206.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0701.01	Upper	137.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0701.02	Upper	236.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0701.03	Moderate	76.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0702.00	Upper	199.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0703.00	Upper	269.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0704.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0705.00	Upper	268.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0706.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0707.00	Upper	229.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0710.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0711.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0712.00	Upper	141.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0713.00	Upper	171.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0714.00	Upper	231.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0715.00	Upper	209.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0716.00	Upper	237.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0717.00	Upper	257.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0718.00	Upper	233.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0801.00	Upper	217.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0802.01	Upper	180.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0802.02	Upper	267.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0803.00	Upper	215.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0804.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0810.00	Upper	156.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0811.00	Upper	156.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0812.01	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0812.02	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0813.00	Upper	243.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0814.01	Upper	245.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0814.02	Upper	250.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0814.03	Upper	201.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0815.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0816.00	Upper	172.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0817.00	Upper	181.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0818.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0819.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0901.00	Upper	162.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0902.00	Upper	170.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	0903.00	Upper	123.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1001.00	Middle	98.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1002.00	Upper	140.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1003.00	Upper	120.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1004.00	Upper	142.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1005.00	Upper	130.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1006.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1007.00	Upper	122.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1101.00	Middle	111.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1102.00	Middle	102.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1103.00	Middle	104.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1104.00	Middle	80.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1105.01	Upper	125.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1105.02	Middle	108.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1201.00	Upper	170.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1202.00	Upper	162.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1203.00	Upper	179.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1204.00	Upper	125.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1301.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1302.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1303.00	Moderate	74.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1401.00	Moderate	56.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1402.00	Moderate	64.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1403.01	Moderate	66.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1403.02	Middle	108.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1404.00	Middle	109.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1405.00	Middle	81.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1406.01	Middle	86.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1406.02	Low	49.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1407.01	Moderate	78.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1407.02	Moderate	61.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1408.00	Middle	116.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1502.00	Middle	100.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1503.00	Middle	97.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1504.01	Middle	90.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1504.02	Middle	109.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1505.01	Middle	112.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1505.02	Middle	103.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1506.00	Middle	90.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1507.00	Middle	92.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1508.00	Middle	84.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1510.01	Middle	98.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1510.02	Middle	80.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1511.00	Moderate	74.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1512.00	Middle	88.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1601.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1602.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1603.00	Middle	96.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1604.00	Middle	92.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1605.01	Moderate	68.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1605.02	Middle	89.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1606.01	Middle	110.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1606.02	Moderate	75.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1607.00	Middle	92.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1608.00	Moderate	69.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1609.00	Upper	127.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1610.00	Upper	142.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1611.00	Upper	150.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1612.00	Moderate	64.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1613.00	Moderate	68.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1701.00	Moderate	73.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1702.00	Middle	91.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1703.00	Middle	100.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1704.00	Middle	96.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1705.00	Middle	115.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1706.00	Middle	92.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1707.00	Middle	85.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1708.00	Moderate	77.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1709.00	Middle	82.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1710.00	Middle	113.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1711.00	Middle	101.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1801.00	Middle	82.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1901.00	Middle	85.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1902.00	Moderate	76.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1903.00	Middle	93.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1904.01	Moderate	69.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1904.02	Moderate	77.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1906.01	Moderate	63.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1906.02	Moderate	72.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1907.01	Middle	81.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1907.02	Moderate	52.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1908.00	Moderate	69.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1909.00	Middle	86.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1910.00	Middle	94.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1911.00	Moderate	57.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1912.00	Moderate	57.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1913.01	Middle	92.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	1913.02	Moderate	60.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2001.00	Middle	92.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2002.00	Moderate	67.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2003.00	Middle	101.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2004.01	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2004.02	Moderate	60.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2101.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2104.00	Low	48.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2105.01	Moderate	58.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2105.02	Moderate	70.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2106.01	Middle	90.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2106.02	Middle	88.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2107.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2108.00	Moderate	69.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2109.00	Middle	98.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2203.00	Upper	131.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2204.00	Upper	135.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2205.00	Middle	109.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2206.01	Middle	108.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2206.02	Middle	94.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2207.01	Moderate	73.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2207.02	Moderate	71.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2209.01	Moderate	50.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2209.02	Moderate	68.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2210.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2211.00	Middle	94.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2212.00	Upper	129.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2213.00	Middle	103.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2214.00	Upper	165.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2215.00	Middle	98.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2216.00	Upper	193.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2222.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2225.00	Middle	106.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2226.00	Middle	108.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2227.00	Moderate	76.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2228.00	Middle	93.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2229.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2301.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2302.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2303.00	Moderate	50.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2304.00	Moderate	60.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2305.00	Low	43.7

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2306.00	Low	47.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2307.00	Low	48.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2308.00	Moderate	60.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2309.00	Moderate	58.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2311.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2312.00	Low	38.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2315.00	Low	43.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2402.00	Upper	216.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2403.00	Upper	193.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2405.00	Upper	243.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2406.00	Upper	180.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2407.00	Middle	107.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2408.00	Upper	124.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2409.00	Middle	90.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2410.00	Moderate	72.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2411.00	Middle	99.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2412.00	Upper	147.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2413.00	Upper	183.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2414.00	Upper	193.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2415.00	Upper	173.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2416.00	Middle	107.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2420.00	Upper	145.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2421.00	Upper	169.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2422.00	Upper	205.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2423.00	Upper	148.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2424.00	Upper	152.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2425.00	Middle	95.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2426.00	Moderate	78.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2427.00	Middle	86.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2428.00	Upper	133.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2429.00	Upper	169.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2430.00	Upper	131.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2431.00	Upper	154.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2432.00	Upper	196.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2433.00	Upper	167.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2434.00	Middle	104.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2435.00	Upper	187.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2502.00	Moderate	67.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2503.00	Low	49.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2504.00	Moderate	50.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2505.00	Upper	138.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2506.00	Moderate	68.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2507.00	Moderate	55.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2508.00	Moderate	55.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2510.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2511.00	Low	32.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2512.00	Moderate	68.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2513.00	Low	35.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2514.00	Moderate	50.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2515.00	Moderate	77.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2516.00	Low	33.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2517.00	Moderate	63.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2518.00	Low	24.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2519.00	Low	36.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2520.00	Low	35.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2521.01	Moderate	61.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2521.02	Low	48.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2522.01	Low	45.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2522.02	Low	43.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2601.00	Low	33.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2602.00	Low	42.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2603.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2604.00	Moderate	57.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2605.00	Low	41.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2606.00	Low	34.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2607.00	Low	32.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2608.00	Low	37.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2609.00	Low	30.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2610.00	Low	43.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2705.00	Low	31.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2712.00	Low	44.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2713.00	Low	32.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2714.00	Low	29.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2715.00	Moderate	50.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2718.00	Low	41.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2801.00	Upper	217.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2804.00	Low	41.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2808.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2809.00	Low	20.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2819.00	Upper	149.5

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2827.00	Moderate	66.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2828.00	Middle	80.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2831.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2832.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2838.00	Middle	117.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2909.00	Low	32.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2912.00	Low	30.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2916.00	Middle	85.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2922.00	Moderate	51.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2924.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	2925.00	Moderate	55.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3005.00	Moderate	57.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3006.00	Low	47.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3007.00	Low	44.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3008.00	Low	29.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3009.00	Low	36.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3011.00	Moderate	57.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3012.00	Low	36.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3016.00	Low	28.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3017.01	Moderate	50.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3017.02	Low	45.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3018.01	Low	45.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3018.02	Low	45.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3018.03	Moderate	51.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3102.00	Middle	104.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3103.00	Moderate	59.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3104.00	Upper	135.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3105.00	Moderate	62.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3106.00	Middle	98.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3107.00	Low	42.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3108.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3109.00	Low	45.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3201.01	Upper	198.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3201.02	Upper	249.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3204.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3206.00	Upper	196.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3301.01	Upper	220.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3301.02	Upper	196.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3301.03	Upper	142.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3302.00	Upper	196.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3403.00	Low	46.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3404.00	Moderate	74.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3405.00	Low	26.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3406.00	Low	18.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3501.00	Moderate	61.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3504.00	Low	25.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3510.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3511.00	Low	15.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3514.00	Low	20.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3515.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3602.00	Low	42.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3801.00	Upper	129.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3802.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3806.00	Moderate	54.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3812.00	Middle	92.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3814.00	Low	29.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3815.00	Low	22.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3817.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3818.00	Middle	86.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3819.00	Moderate	56.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3901.00	Upper	139.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3902.00	Middle	113.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3903.00	Low	46.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3904.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3905.00	Moderate	75.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3906.00	Upper	176.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	3907.00	Upper	124.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4003.00	Low	38.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4004.00	Low	39.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4005.00	Low	31.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4008.00	Low	21.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4101.00	Middle	110.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4102.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4105.00	Upper	123.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4106.00	Upper	134.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4107.00	Middle	93.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4108.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4109.00	Upper	144.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4110.00	Middle	101.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4111.00	Upper	171.7



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4112.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4201.00	Low	30.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4202.00	Moderate	75.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4203.00	Moderate	50.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4204.00	Low	33.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4205.00	Low	38.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4206.00	Low	35.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4207.00	Low	31.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4208.00	Moderate	59.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4212.00	Low	47.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4301.01	Low	37.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4301.02	Moderate	53.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4302.00	Low	37.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4303.00	Low	27.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4304.00	Moderate	51.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4305.00	Low	22.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4306.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4307.00	Low	44.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4308.00	Moderate	74.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4309.00	Moderate	67.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4312.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4313.01	Low	41.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4313.02	Low	38.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4314.00	Low	36.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4401.01	Low	27.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4401.02	Moderate	62.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4402.01	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4402.02	Moderate	58.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4403.00	Middle	97.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4406.00	Moderate	73.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4407.00	Middle	86.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4408.00	Low	34.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4409.00	Moderate	75.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4503.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4601.00	Low	45.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4602.00	Low	34.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4603.01	Low	43.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4603.02	Low	47.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4604.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4605.00	Middle	101.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4608.00	Low	31.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4610.00	Moderate	57.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4701.00	Middle	80.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4801.00	Middle	89.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4802.00	Moderate	65.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4803.00	Moderate	62.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4804.00	Upper	154.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4805.00	Middle	89.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4902.00	Moderate	74.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4905.00	Moderate	72.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4906.00	Low	47.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4907.00	Moderate	62.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4908.00	Moderate	51.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4909.01	Low	46.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4909.02	Middle	81.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4910.00	Low	49.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4911.00	Moderate	73.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4912.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4913.00	Low	40.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	4914.00	Low	39.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5001.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5002.00	Low	37.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5003.00	Moderate	53.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5101.00	Low	45.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5102.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5103.00	Low	29.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5201.00	Moderate	60.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5202.00	Low	48.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5203.00	Low	49.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5204.00	Low	47.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5205.00	Moderate	72.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5206.00	Middle	85.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5301.00	Low	40.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5302.00	Moderate	56.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5303.00	Moderate	53.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5304.00	Middle	83.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5305.01	Moderate	55.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5305.02	Moderate	69.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5305.03	Moderate	63.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5306.00	Moderate	52.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5401.01	Low	22.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5401.02	Low	32.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5501.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5502.00	Middle	80.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5601.00	Middle	81.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5602.00	Moderate	77.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5603.00	Moderate	75.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5604.00	Moderate	73.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5607.00	Middle	84.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5608.00	Middle	103.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5609.00	Upper	127.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5610.00	Upper	137.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5611.00	Middle	107.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5701.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5702.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5703.00	Moderate	65.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5704.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5705.00	Low	49.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5801.00	Moderate	55.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5802.00	Low	45.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5803.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5804.00	Moderate	62.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5805.01	Low	45.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5805.02	Low	45.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5806.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5807.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5808.00	Moderate	60.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5905.00	Middle	85.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5906.00	Moderate	61.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	5907.00	Middle	96.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6004.00	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6006.00	Low	49.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6007.00	Low	42.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6009.00	Moderate	77.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6103.00	Low	34.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6104.00	Low	47.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6108.00	Middle	84.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6112.00	Low	32.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6113.00	Low	44.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6114.00	Low	45.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6115.00	Low	38.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6116.00	Low	42.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6117.00	Low	25.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6118.00	Moderate	76.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6119.00	Low	49.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6120.00	Moderate	62.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6121.00	Low	41.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6122.00	Low	35.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6201.00	Moderate	70.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6202.00	Moderate	79.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6203.00	Moderate	66.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6204.00	Moderate	75.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6303.00	Moderate	61.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6304.00	Low	38.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6305.00	Low	47.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6306.00	Moderate	50.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6308.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6309.00	Moderate	53.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6401.00	Moderate	59.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6403.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6404.00	Middle	101.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6405.00	Middle	88.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6406.00	Moderate	61.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6407.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6408.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6501.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6502.00	Middle	88.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6503.01	Moderate	73.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6503.02	Moderate	53.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6504.00	Moderate	62.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6505.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6603.01	Low	28.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6603.02	Low	40.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6604.00	Moderate	51.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6605.00	Low	49.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6606.00	Low	39.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6607.00	Low	28.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6608.00	Low	46.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6609.00	Low	47.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6610.00	Low	47.1



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6611.00	Moderate	59.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6701.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6702.00	Low	37.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6703.00	Low	37.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6704.00	Low	39.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6705.00	Moderate	63.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6706.00	Low	34.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6707.00	Low	44.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6708.00	Low	30.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6709.00	Low	35.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6711.00	Low	38.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6712.00	Moderate	58.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6713.00	Low	36.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6714.00	Low	25.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6715.00	Moderate	56.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6716.00	Low	41.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6718.00	Low	46.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6719.00	Moderate	54.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6720.00	Moderate	59.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6805.00	Low	41.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6806.00	Low	49.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6809.00	Low	24.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6810.00	Low	35.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6811.00	Low	20.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6812.00	Low	25.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6813.00	Low	24.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6814.00	Low	45.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6903.00	Low	34.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6904.00	Low	30.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6905.00	Low	39.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6909.00	Moderate	64.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6910.00	Moderate	75.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6911.00	Low	27.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6912.00	Low	31.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6913.00	Moderate	53.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6914.00	Low	39.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	6915.00	Low	21.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7001.00	Middle	82.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7002.00	Middle	90.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7003.01	Moderate	72.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7003.02	Middle	97.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7004.01	Middle	97.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7004.02	Moderate	71.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7005.01	Middle	83.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7005.02	Middle	111.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7101.00	Low	36.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7102.00	Low	46.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7103.00	Low	46.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7104.00	Moderate	57.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7105.00	Low	44.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7106.00	Moderate	52.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7107.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7108.00	Low	24.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7109.00	Low	38.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7110.00	Low	43.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7111.00	Moderate	67.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7112.00	Middle	81.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7113.00	Moderate	60.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7114.00	Low	46.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7115.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7201.00	Upper	179.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7202.00	Middle	112.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7203.00	Upper	163.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7204.00	Middle	115.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7205.00	Upper	171.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7206.00	Upper	153.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7207.00	Upper	122.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7301.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7302.01	Moderate	68.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7302.02	Middle	93.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7303.00	Moderate	55.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7304.00	Middle	109.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7305.00	Moderate	70.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7306.00	Moderate	56.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7307.00	Moderate	59.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7401.00	Upper	122.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7402.00	Upper	146.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7403.00	Upper	153.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7404.00	Upper	130.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7501.00	Moderate	79.5

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7502.00	Middle	113.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7503.00	Upper	129.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7504.00	Upper	138.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7505.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7506.00	Moderate	60.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7608.01	Middle	88.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7608.02	Middle	92.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7608.03	Moderate	71.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7702.01	Middle	93.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7702.02	Middle	97.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7703.00	Middle	97.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7704.00	Middle	107.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7705.00	Low	42.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7706.01	Middle	117.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7706.02	Middle	81.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7707.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7708.00	Middle	84.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7709.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	7709.02	Middle	88.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8001.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8002.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8003.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8004.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8005.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8006.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8007.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8008.00	Upper	137.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8009.00	Upper	134.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8010.00	Upper	172.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8011.00	Upper	223.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8012.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8013.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8014.00	Upper	156.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8015.00	Upper	163.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.01	Upper	159.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.03	Moderate	55.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.05	Upper	184.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.06	Upper	186.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.07	Upper	153.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8016.08	Upper	155.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8017.01	Upper	227.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8017.02	Upper	190.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8018.00	Upper	242.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8019.01	Upper	124.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8019.02	Upper	180.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8020.02	Upper	156.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8020.03	Upper	137.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8020.04	Low	49.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8021.00	Upper	175.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8022.00	Upper	172.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8023.00	Upper	210.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8024.02	Middle	89.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8024.03	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8024.04	Moderate	65.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8025.03	Middle	116.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8025.04	Middle	93.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8025.05	Moderate	66.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8025.06	Middle	107.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8026.05	Upper	123.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8026.07	Upper	141.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8026.08	Middle	96.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8026.09	Moderate	71.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8026.10	Upper	134.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8027.01	Middle	114.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8027.02	Upper	137.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8028.01	Upper	140.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8028.02	Upper	135.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8029.00	Upper	185.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.05	Upper	144.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.07	Middle	114.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.08	Upper	155.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.10	Upper	142.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.12	Middle	94.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.13	Upper	149.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.14	Middle	85.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.15	Upper	124.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.16	Upper	122.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8030.17	Upper	139.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8031.00	Upper	165.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8032.00	Upper	138.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8033.00	Upper	162.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8034.00	Upper	145.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8035.00	Upper	167.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.03	Upper	207.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.04	Middle	98.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.05	Middle	116.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.08	Upper	156.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.11	Moderate	75.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.12	Moderate	58.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.13	Moderate	70.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.14	Moderate	52.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.15	Upper	126.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8036.16	Middle	105.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8037.01	Upper	145.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8037.02	Upper	142.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8038.00	Upper	121.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8039.01	Middle	107.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8039.02	Middle	104.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8040.00	Middle	104.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.02	Upper	161.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.04	Upper	145.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.05	Upper	150.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.06	Upper	135.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.08	Middle	109.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8041.09	Upper	177.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8042.02	Upper	175.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8042.03	Upper	182.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8042.04	Upper	167.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.05	Middle	97.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.06	Middle	105.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.08	Moderate	73.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.09	Middle	107.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.12	Upper	149.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.13	Middle	117.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.14	Upper	140.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.15	Middle	103.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8043.16	Middle	114.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8044.03	Middle	99.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8044.04	Middle	88.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8044.05	Moderate	76.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8044.06	Middle	84.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.05	Moderate	72.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.06	Upper	129.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.08	Moderate	71.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.09	Middle	98.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.10	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.11	Moderate	67.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.12	Upper	138.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.13	Middle	102.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8045.14	Upper	161.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.03	Middle	98.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.06	Upper	165.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.07	Upper	121.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.08	Upper	135.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.09	Upper	172.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.10	Middle	95.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8046.11	Middle	113.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.01	Middle	100.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.05	Middle	90.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.06	Upper	127.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.09	Middle	90.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.10	Upper	121.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.11	Middle	86.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.12	Middle	104.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.13	Middle	101.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.14	Middle	100.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.15	Low	48.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8047.16	Middle	109.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.03	Middle	90.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.04	Middle	99.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.05	Middle	108.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.06	Middle	87.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.07	Middle	99.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.08	Upper	136.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.09	Upper	121.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8048.10	Middle	90.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8049.01	Upper	140.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8049.02	Middle	118.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8050.01	Upper	140.1

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8050.02	Moderate	69.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.05	Moderate	78.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.06	Middle	111.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.07	Middle	91.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.08	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.09	Middle	103.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.10	Middle	106.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.11	Middle	87.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8051.12	Middle	95.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8052.01	Middle	115.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8052.02	Upper	127.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8053.01	Middle	103.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8053.02	Middle	102.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8054.01	Upper	125.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8054.02	Middle	114.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8055.01	Upper	159.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8055.02	Upper	192.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8056.00	Upper	173.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8057.01	Upper	178.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8057.02	Upper	164.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8058.01	Upper	143.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8058.02	Upper	139.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8059.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8059.02	Upper	136.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8060.01	Moderate	75.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8060.02	Moderate	64.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8060.04	Middle	81.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8060.05	Middle	96.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8060.06	Middle	100.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8061.02	Upper	125.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8061.03	Middle	107.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8061.04	Moderate	67.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8062.01	Moderate	68.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8062.02	Middle	80.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8063.00	Middle	110.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8064.00	Upper	126.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8065.01	Moderate	57.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8065.02	Middle	83.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8066.00	Middle	107.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8067.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8068.01	Moderate	79.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8068.02	Middle	82.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8069.00	Middle	92.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8070.00	Moderate	77.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8071.00	Upper	135.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8072.00	Middle	110.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8073.00	Moderate	72.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8074.00	Middle	102.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8075.00	Upper	128.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8076.00	Middle	97.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8077.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8078.00	Upper	149.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8079.00	Upper	147.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8080.01	Middle	114.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8080.02	Middle	83.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8081.00	Moderate	78.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8082.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8083.01	Middle	119.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8083.02	Middle	116.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8084.00	Upper	133.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8085.00	Upper	123.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8086.00	Upper	206.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8087.02	Upper	219.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8088.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8089.00	Upper	206.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8090.00	Upper	251.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8091.00	Upper	160.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8092.00	Moderate	57.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8093.00	Upper	185.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8094.01	Upper	150.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8094.02	Upper	124.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8095.00	Upper	136.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8096.00	Upper	122.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8097.00	Upper	132.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8098.00	Upper	151.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8099.00	Upper	187.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8100.00	Upper	171.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8101.00	Middle	117.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8102.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8103.01	Middle	97.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8103.02	Upper	152.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8104.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8105.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8105.02	Middle	101.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8106.00	Middle	82.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8107.01	Moderate	67.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8107.02	Middle	96.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8108.00	Middle	91.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8109.00	Middle	81.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8110.00	Upper	144.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8111.00	Moderate	75.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8112.00	Middle	88.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8113.01	Middle	82.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8113.02	Low	48.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8114.01	Middle	92.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8114.02	Middle	98.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8115.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8116.00	Moderate	70.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8117.01	Moderate	74.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8117.02	Moderate	70.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8118.00	Middle	87.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8119.00	Upper	191.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8120.00	Upper	210.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8121.00	Upper	137.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8122.00	Upper	255.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8123.01	Upper	122.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8123.02	Upper	189.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8124.00	Upper	264.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8125.00	Upper	143.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8126.00	Middle	119.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8127.00	Upper	152.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8128.01	Middle	102.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8128.02	Middle	102.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8129.00	Upper	171.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8130.00	Upper	153.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8131.00	Upper	122.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8132.00	Upper	177.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8133.01	Low	41.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8133.02	Low	43.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8134.00	Moderate	55.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8135.00	Moderate	70.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8136.00	Moderate	66.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8137.01	Moderate	61.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8137.02	Moderate	75.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8138.01	Low	43.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8138.02	Moderate	60.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8139.00	Moderate	62.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8140.00	Moderate	76.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8141.00	Low	48.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8142.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8143.00	Moderate	57.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8144.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8145.00	Middle	83.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8146.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8147.00	Middle	86.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8148.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8149.00	Moderate	58.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8150.00	Moderate	75.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8151.00	Middle	92.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8152.00	Moderate	67.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8153.00	Middle	93.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8154.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8155.00	Middle	86.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8156.00	Middle	86.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8157.01	Upper	162.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8157.02	Upper	142.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8158.00	Middle	110.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8159.00	Middle	109.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8160.00	Upper	142.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8161.00	Middle	93.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8162.00	Middle	86.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8163.00	Moderate	68.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8164.01	Moderate	64.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8164.02	Moderate	56.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8165.00	Low	48.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8166.00	Low	48.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8167.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8168.00	Moderate	77.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8169.00	Middle	85.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8170.00	Moderate	77.6



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8171.01	Moderate	60.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8171.02	Moderate	79.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8172.00	Moderate	66.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8173.00	Moderate	61.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8174.00	Moderate	70.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8175.00	Middle	80.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8176.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8177.00	Middle	90.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8179.00	Middle	89.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8180.00	Moderate	77.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8181.00	Upper	127.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8182.00	Middle	116.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8183.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8184.01	Middle	86.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8184.02	Middle	108.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8185.00	Upper	128.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8186.00	Upper	124.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8187.00	Upper	146.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8188.00	Upper	133.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8189.00	Upper	125.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8190.00	Upper	186.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8191.00	Middle	80.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8192.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8193.00	Middle	99.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8194.00	Middle	89.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8195.00	Upper	133.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8196.00	Upper	235.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8197.00	Upper	172.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8198.01	Upper	205.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8198.02	Upper	206.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8199.00	Upper	216.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8200.00	Upper	261.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8201.01	Upper	150.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8201.03	Middle	97.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8201.04	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8202.02	Moderate	73.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8202.03	Upper	174.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8202.04	Upper	132.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8203.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8204.00	Moderate	50.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8205.01	Middle	82.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8205.02	Moderate	71.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8206.03	Middle	90.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8206.04	Moderate	54.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8206.05	Moderate	55.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8206.06	Middle	109.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8207.00	Middle	95.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8208.00	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8209.01	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8209.02	Middle	107.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8210.01	Moderate	66.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8210.02	Moderate	78.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8211.01	Middle	87.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8211.02	Middle	82.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8212.00	Moderate	74.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8213.00	Moderate	59.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8214.01	Moderate	52.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8214.02	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8215.00	Low	45.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8216.00	Middle	99.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8217.00	Middle	104.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8218.00	Middle	110.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8219.00	Middle	101.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8220.00	Moderate	68.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8221.01	Middle	88.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8221.02	Middle	88.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8222.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8223.01	Middle	104.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8223.02	Middle	99.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8224.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8225.00	Middle	82.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8226.01	Middle	111.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8226.02	Middle	109.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8227.01	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8227.02	Middle	83.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8228.01	Upper	129.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8228.02	Middle	109.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8229.00	Middle	91.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8230.01	Moderate	69.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8230.02	Moderate	79.1

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8231.01	Moderate	68.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8231.02	Middle	84.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8232.00	Middle	87.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8233.02	Moderate	66.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8233.03	Middle	92.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8233.04	Moderate	68.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8234.00	Moderate	60.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8235.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8236.02	Middle	80.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8236.03	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8236.04	Upper	121.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8236.05	Middle	107.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8237.02	Middle	90.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8237.03	Moderate	66.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8237.04	Middle	100.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8237.05	Moderate	75.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8238.01	Upper	142.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8238.03	Middle	110.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8238.05	Moderate	78.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8238.06	Moderate	74.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8239.01	Upper	130.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8239.03	Upper	122.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8239.04	Upper	125.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8240.03	Upper	126.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8240.04	Upper	131.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8240.05	Upper	157.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8240.06	Upper	160.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.05	Upper	124.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.06	Middle	111.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.07	Middle	101.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.13	Upper	123.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.14	Upper	151.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.15	Middle	96.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.16	Middle	83.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.19	Middle	118.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.21	Middle	92.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.22	Upper	121.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.23	Middle	102.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.24	Middle	88.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.25	Middle	117.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.26	Upper	164.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.27	Upper	135.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.28	Middle	93.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8241.29	Upper	128.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8243.00	Moderate	63.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8244.00	Moderate	68.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8245.03	Middle	90.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8245.05	Moderate	69.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8245.07	Moderate	75.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8245.08	Middle	89.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8245.09	Middle	118.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8246.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8246.02	Middle	114.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8247.01	Middle	100.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8247.02	Middle	85.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8248.00	Moderate	66.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8249.00	Low	44.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8250.00	Middle	82.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8252.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8253.02	Middle	104.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8253.03	Middle	86.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8253.04	Middle	104.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8254.00	Upper	120.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8255.01	Moderate	74.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8255.03	Moderate	64.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8255.04	Middle	88.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8255.05	Moderate	72.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8256.00	Moderate	53.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8257.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8258.01	Moderate	56.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8258.02	Moderate	64.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8258.03	Moderate	76.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8259.00	Moderate	58.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8260.00	Moderate	54.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8261.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8262.01	Middle	82.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8262.02	Low	44.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8263.01	Moderate	66.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8263.03	Moderate	58.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8263.04	Low	39.7



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8264.01	Moderate	66.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8264.02	Moderate	63.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8265.00	Low	49.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8266.00	Low	41.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8267.00	Moderate	54.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8268.00	Low	48.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8269.01	Low	25.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8269.02	Low	37.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8270.00	Low	46.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8271.00	Moderate	54.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8272.00	Middle	83.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8273.00	Low	35.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8274.00	Moderate	54.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8275.00	Moderate	58.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8276.00	Low	44.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8277.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8278.01	Moderate	72.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8278.02	Middle	98.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8278.04	Middle	102.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8278.05	Middle	117.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8279.01	Middle	113.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8279.02	Moderate	66.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8280.00	Middle	81.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8281.00	Moderate	58.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8282.01	Middle	85.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8282.02	Middle	113.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8283.00	Middle	86.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8284.01	Middle	89.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8284.02	Moderate	74.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8285.03	Low	49.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8285.04	Low	49.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8285.05	Middle	97.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8285.07	Middle	96.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8285.08	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8286.01	Middle	99.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8286.02	Middle	112.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8287.01	Middle	92.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8287.02	Moderate	66.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8288.01	Middle	111.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8288.02	Moderate	78.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8289.00	Moderate	64.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8290.00	Low	38.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8291.00	Low	46.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8292.00	Moderate	61.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8293.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8293.02	Low	44.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8294.01	Low	34.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8294.02	Moderate	66.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8295.00	Moderate	50.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8296.00	Middle	90.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8297.00	Moderate	55.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8298.00	Upper	129.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8299.02	Middle	96.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8299.03	Middle	86.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8299.04	Middle	111.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.01	Moderate	76.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.03	Upper	147.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.04	Upper	130.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.05	Upper	138.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.06	Moderate	78.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.07	Moderate	67.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8300.08	Middle	109.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8301.00	Middle	97.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8302.01	Middle	86.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8302.02	Middle	92.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8303.00	Moderate	61.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8304.00	Moderate	66.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8305.00	Low	45.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8306.00	Moderate	65.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8307.00	Middle	93.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8308.00	Upper	129.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8309.00	Upper	124.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8310.00	Upper	237.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8311.00	Middle	90.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8312.00	Low	48.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8313.00	Moderate	58.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8314.00	Low	36.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8315.00	Moderate	63.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8316.00	Moderate	77.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8317.00	Middle	97.7

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8318.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8319.00	Upper	221.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8320.00	Upper	210.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8321.00	Moderate	71.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8322.00	Upper	211.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8323.00	Upper	177.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8324.00	Upper	190.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8325.00	Upper	267.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8326.00	Upper	269.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8329.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8330.00	Upper	186.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8331.00	Upper	172.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8333.00	Upper	184.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8339.00	Low	39.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8340.00	Moderate	54.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8342.00	Moderate	69.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8343.00	Moderate	78.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8344.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8345.00	Low	40.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8346.00	Low	31.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8347.00	Low	33.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8348.00	Moderate	55.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8349.00	Low	44.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8350.00	Low	41.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8351.00	Low	49.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8352.00	Middle	106.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8355.00	Low	24.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8356.00	Low	34.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8358.00	Moderate	76.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8360.00	Upper	122.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8361.00	Low	26.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8362.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8363.00	Upper	121.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8364.00	Moderate	50.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8365.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8366.00	Moderate	72.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8367.00	Moderate	68.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8368.00	Low	21.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8369.00	Low	27.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8370.00	Low	43.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8371.00	Low	41.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8373.00	Low	32.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8374.00	Low	37.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8378.00	Moderate	58.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8380.00	Low	44.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8381.00	Upper	173.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8382.00	Upper	192.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8383.00	Upper	166.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8386.00	Low	25.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8387.00	Low	33.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8388.00	Low	40.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8390.00	Upper	139.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8391.00	Upper	166.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8392.00	Moderate	63.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8395.00	Upper	121.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8396.00	Moderate	64.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8397.00	Middle	105.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8398.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8399.00	Middle	100.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8400.00	Middle	116.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8401.00	Moderate	62.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8402.00	Moderate	68.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8403.00	Moderate	75.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8404.00	Moderate	67.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8407.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8408.00	Low	44.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8410.00	Upper	126.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8411.00	Moderate	65.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8412.00	Moderate	59.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8413.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8415.00	Low	34.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8417.00	Low	23.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8418.00	Low	46.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8419.00	Upper	135.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8420.00	Upper	188.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8421.00	Low	42.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8422.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8423.00	Upper	194.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8424.00	Moderate	57.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8425.00	Low	21.6

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8426.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8428.00	Low	36.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8429.00	Low	28.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8430.00	Low	32.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8431.00	Low	44.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8432.00	Moderate	52.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8433.00	Moderate	65.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8434.00	Low	37.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8435.00	Low	29.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8436.00	Moderate	78.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8437.00	Upper	218.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8438.00	Moderate	53.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8439.00	Middle	89.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8446.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	8447.00	Moderate	61.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	9800.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	9801.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	031 Cook County	9900.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8400.00	Middle	81.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8401.01	Middle	85.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8401.02	Middle	96.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8401.03	Middle	113.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8401.04	Moderate	50.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8402.01	Upper	130.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8402.02	Middle	120.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8403.03	Moderate	62.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8403.04	Middle	107.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8406.00	Upper	144.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8407.03	Middle	86.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8407.04	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8407.05	Middle	115.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8407.06	Middle	90.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8408.01	Moderate	74.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8408.02	Middle	104.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.01	Middle	119.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.04	Low	45.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.06	Moderate	67.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.07	Middle	107.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.08	Middle	113.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.10	Moderate	74.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8409.11	Middle	97.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8410.02	Upper	135.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8410.03	Middle	96.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8410.04	Upper	135.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.02	Middle	97.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.03	Middle	115.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.04	Middle	110.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.08	Middle	82.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.09	Moderate	79.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.10	Middle	108.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.11	Middle	118.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.12	Upper	151.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.13	Middle	107.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8411.14	Middle	111.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.04	Middle	93.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.05	Upper	120.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.06	Middle	110.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.07	Middle	86.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.08	Moderate	75.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.09	Upper	140.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8412.10	Middle	93.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.07	Upper	130.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.08	Upper	164.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.10	Upper	173.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.12	Moderate	78.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.13	Middle	93.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.14	Upper	127.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.15	Middle	91.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.16	Upper	140.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.18	Middle	115.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.20	Middle	88.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.21	Upper	131.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.22	Middle	111.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.23	Middle	119.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.24	Upper	142.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.25	Upper	120.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.26	Upper	144.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8413.27	Upper	147.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8414.01	Middle	117.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8414.03	Upper	144.3

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8414.04	Upper	167.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8415.01	Moderate	77.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8415.03	Middle	94.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8415.04	Moderate	77.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8416.03	Middle	82.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8416.04	Middle	100.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8416.05	Middle	96.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8416.06	Upper	138.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8416.07	Middle	100.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8417.04	Upper	145.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8417.05	Middle	92.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8417.06	Middle	84.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8417.07	Moderate	61.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8417.08	Moderate	70.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8418.01	Upper	140.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8418.02	Upper	152.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8419.01	Upper	173.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8419.02	Upper	137.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8420.00	Upper	199.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8421.00	Upper	217.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8422.00	Upper	182.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8423.00	Upper	210.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8424.00	Middle	108.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8425.00	Upper	176.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8426.01	Upper	173.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8426.02	Upper	203.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8426.03	Upper	120.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8426.04	Upper	122.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8426.05	Upper	141.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.02	Upper	139.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.03	Upper	159.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.04	Middle	107.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.06	Upper	151.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.08	Upper	188.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.09	Upper	121.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.10	Middle	115.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8427.11	Upper	165.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8428.00	Upper	188.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8429.00	Upper	226.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8430.00	Upper	161.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8431.00	Middle	84.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8432.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8433.01	Middle	82.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8433.02	Middle	103.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8434.00	Upper	132.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8435.00	Upper	123.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8436.01	Middle	88.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8436.02	Middle	109.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8437.00	Middle	113.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8438.00	Middle	118.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8439.00	Upper	216.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8440.01	Upper	146.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8440.02	Upper	237.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8441.00	Upper	184.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8442.01	Middle	109.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8442.02	Upper	127.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.04	Middle	116.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.05	Middle	87.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.06	Middle	95.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.07	Middle	88.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.08	Middle	93.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.09	Upper	125.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8443.10	Middle	93.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8444.01	Upper	169.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8444.02	Upper	148.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8445.01	Middle	102.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8445.02	Upper	153.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8446.01	Upper	138.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8446.02	Upper	125.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8447.01	Upper	135.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8447.02	Upper	228.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8448.01	Upper	164.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8448.02	Upper	140.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8449.01	Upper	167.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8449.02	Upper	160.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8450.00	Middle	111.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8451.00	Upper	208.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8452.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8453.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8454.01	Upper	244.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8454.02	Upper	161.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.02	Middle	107.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.05	Middle	117.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.06	Middle	98.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.07	Upper	137.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.08	Upper	121.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.09	Upper	185.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8455.10	Middle	118.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8456.01	Upper	120.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8456.02	Upper	131.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8457.01	Upper	138.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8457.02	Upper	162.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8457.03	Middle	112.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8457.04	Middle	93.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.02	Middle	106.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.03	Middle	82.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.05	Upper	132.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.07	Upper	144.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.08	Upper	173.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.09	Upper	125.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.10	Middle	90.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8458.11	Middle	95.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8459.01	Upper	174.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8459.02	Upper	184.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8460.02	Upper	123.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8460.03	Upper	134.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8460.04	Middle	114.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8461.02	Middle	115.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8461.03	Upper	152.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8461.04	Upper	155.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8461.05	Upper	167.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8461.06	Upper	159.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.01	Upper	121.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.02	Upper	152.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.03	Upper	158.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.05	Upper	202.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.06	Upper	140.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.07	Upper	173.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.08	Upper	191.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8462.09	Upper	229.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.04	Upper	162.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.05	Upper	120.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.07	Middle	111.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.08	Middle	91.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.10	Moderate	74.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.11	Middle	110.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.12	Middle	94.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.13	Upper	145.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.14	Upper	139.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8463.15	Upper	132.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.04	Middle	118.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.05	Upper	197.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.08	Upper	185.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.09	Upper	164.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.10	Upper	127.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.11	Middle	116.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.12	Middle	116.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8464.13	Upper	143.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.04	Upper	142.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.07	Middle	111.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.09	Middle	113.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.10	Middle	113.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.11	Middle	91.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.13	Upper	166.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.14	Upper	153.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.15	Middle	105.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.17	Middle	118.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.18	Upper	193.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.19	Upper	127.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.21	Upper	195.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.22	Upper	133.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.23	Upper	166.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8465.24	Upper	158.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8466.03	Moderate	75.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8466.04	Middle	94.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8467.01	Middle	95.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	043 Dupage County	8467.02	Middle	82.3
17 IL	20994 Elgin, IL MD	089 Kane County	8501.01	Middle	85.5
17 IL	20994 Elgin, IL MD	089 Kane County	8501.03	Upper	129.1
17 IL	20994 Elgin, IL MD	089 Kane County	8501.05	Upper	122.3



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	20994 Elgin, IL MD	089 Kane County	8501.06	Upper	128.0
17 IL	20994 Elgin, IL MD	089 Kane County	8502.01	Moderate	66.1
17 IL	20994 Elgin, IL MD	089 Kane County	8502.02	Moderate	63.7
17 IL	20994 Elgin, IL MD	089 Kane County	8503.01	Moderate	64.4
17 IL	20994 Elgin, IL MD	089 Kane County	8503.02	Moderate	64.6
17 IL	20994 Elgin, IL MD	089 Kane County	8504.00	Middle	96.0
17 IL	20994 Elgin, IL MD	089 Kane County	8505.00	Middle	107.8
17 IL	20994 Elgin, IL MD	089 Kane County	8506.00	Upper	127.2
17 IL	20994 Elgin, IL MD	089 Kane County	8507.03	Upper	122.7
17 IL	20994 Elgin, IL MD	089 Kane County	8507.04	Moderate	69.4
17 IL	20994 Elgin, IL MD	089 Kane County	8507.05	Middle	118.7
17 IL	20994 Elgin, IL MD	089 Kane County	8507.06	NA	0.0
17 IL	20994 Elgin, IL MD	089 Kane County	8507.07	Middle	112.7
17 IL	20994 Elgin, IL MD	089 Kane County	8507.08	Middle	97.9
17 IL	20994 Elgin, IL MD	089 Kane County	8507.09	Upper	142.9
17 IL	20994 Elgin, IL MD	089 Kane County	8507.10	Middle	102.5
17 IL	20994 Elgin, IL MD	089 Kane County	8507.11	Upper	218.9
17 IL	20994 Elgin, IL MD	089 Kane County	8508.00	Moderate	79.1
17 IL	20994 Elgin, IL MD	089 Kane County	8510.00	Moderate	63.7
17 IL	20994 Elgin, IL MD	089 Kane County	8511.01	Moderate	60.5
17 IL	20994 Elgin, IL MD	089 Kane County	8511.02	Moderate	75.7
17 IL	20994 Elgin, IL MD	089 Kane County	8513.01	Low	44.1
17 IL	20994 Elgin, IL MD	089 Kane County	8513.02	Moderate	59.7
17 IL	20994 Elgin, IL MD	089 Kane County	8514.00	Moderate	65.5
17 IL	20994 Elgin, IL MD	089 Kane County	8515.00	Middle	80.1
17 IL	20994 Elgin, IL MD	089 Kane County	8516.00	Moderate	73.5
17 IL	20994 Elgin, IL MD	089 Kane County	8518.01	Middle	90.5
17 IL	20994 Elgin, IL MD	089 Kane County	8519.04	Middle	105.4
17 IL	20994 Elgin, IL MD	089 Kane County	8519.07	Middle	117.3
17 IL	20994 Elgin, IL MD	089 Kane County	8519.08	Middle	84.1
17 IL	20994 Elgin, IL MD	089 Kane County	8519.09	Middle	106.2
17 IL	20994 Elgin, IL MD	089 Kane County	8519.10	Middle	109.7
17 IL	20994 Elgin, IL MD	089 Kane County	8519.11	Upper	152.4
17 IL	20994 Elgin, IL MD	089 Kane County	8519.12	Moderate	79.6
17 IL	20994 Elgin, IL MD	089 Kane County	8519.13	Middle	116.3
17 IL	20994 Elgin, IL MD	089 Kane County	8520.01	Middle	103.6
17 IL	20994 Elgin, IL MD	089 Kane County	8520.02	Middle	101.6
17 IL	20994 Elgin, IL MD	089 Kane County	8520.04	Upper	215.4
17 IL	20994 Elgin, IL MD	089 Kane County	8520.05	Upper	159.8
17 IL	20994 Elgin, IL MD	089 Kane County	8521.01	Upper	175.2
17 IL	20994 Elgin, IL MD	089 Kane County	8521.03	Upper	165.2
17 IL	20994 Elgin, IL MD	089 Kane County	8521.04	Upper	151.6
17 IL	20994 Elgin, IL MD	089 Kane County	8522.01	Middle	110.5
17 IL	20994 Elgin, IL MD	089 Kane County	8522.03	Middle	91.7
17 IL	20994 Elgin, IL MD	089 Kane County	8522.04	Upper	140.1
17 IL	20994 Elgin, IL MD	089 Kane County	8523.00	Middle	116.9
17 IL	20994 Elgin, IL MD	089 Kane County	8524.03	Middle	105.8
17 IL	20994 Elgin, IL MD	089 Kane County	8524.04	Upper	186.4
17 IL	20994 Elgin, IL MD	089 Kane County	8524.05	Upper	136.9
17 IL	20994 Elgin, IL MD	089 Kane County	8524.06	Upper	132.7
17 IL	20994 Elgin, IL MD	089 Kane County	8524.07	Upper	256.9
17 IL	20994 Elgin, IL MD	089 Kane County	8524.08	Upper	130.3
17 IL	20994 Elgin, IL MD	089 Kane County	8525.00	Middle	107.3
17 IL	20994 Elgin, IL MD	089 Kane County	8526.06	Upper	139.1
17 IL	20994 Elgin, IL MD	089 Kane County	8526.07	Upper	145.2
17 IL	20994 Elgin, IL MD	089 Kane County	8526.08	Upper	142.7
17 IL	20994 Elgin, IL MD	089 Kane County	8527.00	Upper	120.5
17 IL	20994 Elgin, IL MD	089 Kane County	8528.03	Middle	116.1
17 IL	20994 Elgin, IL MD	089 Kane County	8528.05	Middle	114.0
17 IL	20994 Elgin, IL MD	089 Kane County	8528.06	Upper	132.8
17 IL	20994 Elgin, IL MD	089 Kane County	8528.07	Upper	152.7
17 IL	20994 Elgin, IL MD	089 Kane County	8528.08	Upper	121.1
17 IL	20994 Elgin, IL MD	089 Kane County	8529.03	Middle	92.3
17 IL	20994 Elgin, IL MD	089 Kane County	8529.04	Moderate	61.5
17 IL	20994 Elgin, IL MD	089 Kane County	8529.05	Moderate	51.9
17 IL	20994 Elgin, IL MD	089 Kane County	8529.06	Middle	88.8
17 IL	20994 Elgin, IL MD	089 Kane County	8529.07	Moderate	64.5
17 IL	20994 Elgin, IL MD	089 Kane County	8530.01	Middle	84.1
17 IL	20994 Elgin, IL MD	089 Kane County	8530.04	Moderate	76.9
17 IL	20994 Elgin, IL MD	089 Kane County	8530.05	Moderate	68.8
17 IL	20994 Elgin, IL MD	089 Kane County	8530.06	Moderate	77.0
17 IL	20994 Elgin, IL MD	089 Kane County	8530.07	Moderate	65.5
17 IL	20994 Elgin, IL MD	089 Kane County	8530.08	Moderate	68.5
17 IL	20994 Elgin, IL MD	089 Kane County	8531.00	Moderate	65.0
17 IL	20994 Elgin, IL MD	089 Kane County	8532.00	Moderate	56.9
17 IL	20994 Elgin, IL MD	089 Kane County	8533.00	Moderate	55.0
17 IL	20994 Elgin, IL MD	089 Kane County	8534.01	Moderate	63.0
17 IL	20994 Elgin, IL MD	089 Kane County	8534.02	Moderate	51.0
17 IL	20994 Elgin, IL MD	089 Kane County	8535.00	Moderate	70.5
17 IL	20994 Elgin, IL MD	089 Kane County	8536.01	NA	0.0

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	20994 Elgin, IL MD	089 Kane County	8536.02	Moderate	61.5
17 IL	20994 Elgin, IL MD	089 Kane County	8539.00	Middle	89.4
17 IL	20994 Elgin, IL MD	089 Kane County	8540.01	Middle	99.6
17 IL	20994 Elgin, IL MD	089 Kane County	8540.02	Moderate	79.5
17 IL	20994 Elgin, IL MD	089 Kane County	8541.00	Moderate	66.3
17 IL	20994 Elgin, IL MD	089 Kane County	8542.00	Moderate	53.7
17 IL	20994 Elgin, IL MD	089 Kane County	8543.01	Moderate	64.6
17 IL	20994 Elgin, IL MD	089 Kane County	8543.02	Moderate	70.6
17 IL	20994 Elgin, IL MD	089 Kane County	8544.01	Moderate	56.6
17 IL	20994 Elgin, IL MD	089 Kane County	8544.02	Middle	92.3
17 IL	20994 Elgin, IL MD	089 Kane County	8544.03	Moderate	52.8
17 IL	20994 Elgin, IL MD	089 Kane County	8545.04	Upper	128.6
17 IL	20994 Elgin, IL MD	089 Kane County	8545.05	Upper	179.3
17 IL	20994 Elgin, IL MD	089 Kane County	8545.06	Upper	131.0
17 IL	20994 Elgin, IL MD	089 Kane County	8545.07	Upper	120.7
17 IL	20994 Elgin, IL MD	089 Kane County	8545.08	Upper	131.0
17 IL	20994 Elgin, IL MD	089 Kane County	8545.09	Upper	129.7
17 IL	20994 Elgin, IL MD	089 Kane County	8546.00	Moderate	53.8
17 IL	20994 Elgin, IL MD	089 Kane County	8547.00	Moderate	68.0
17 IL	20994 Elgin, IL MD	089 Kane County	8548.00	Upper	162.2
17 IL	20994 Elgin, IL MD	089 Kane County	8549.00	Moderate	66.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8601.03	Middle	92.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8601.04	Middle	93.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8601.05	Middle	102.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8601.06	Middle	90.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8602.00	Moderate	57.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8603.01	Low	43.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8603.02	Low	44.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8604.00	Moderate	65.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8605.00	Moderate	52.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8606.00	Moderate	59.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.05	Middle	91.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.06	Middle	88.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.07	Middle	87.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.08	Middle	92.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.09	Middle	108.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.11	Middle	119.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.12	Middle	112.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8608.13	Middle	100.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8609.03	Moderate	67.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8609.05	Middle	84.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8609.06	Middle	100.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8609.07	Middle	106.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8609.08	Middle	90.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.07	Upper	128.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.08	Middle	106.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.09	Upper	127.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.10	Middle	96.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.11	Middle	97.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.12	Middle	92.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.13	Middle	106.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8610.14	Middle	98.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8611.05	Middle	87.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8611.06	Upper	121.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8611.07	Upper	141.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8611.08	Middle	116.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8612.01	Middle	87.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8612.02	Middle	92.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8613.01	Moderate	67.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8613.03	Moderate	66.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8613.04	Moderate	69.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8614.02	Middle	81.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8614.03	Moderate	58.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8614.04	Moderate	66.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.04	Moderate	78.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.05	Middle	106.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.06	Middle	82.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.07	Middle	85.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.08	Middle	95.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.09	Middle	110.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8615.10	Middle	104.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.03	Upper	130.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.04	Upper	141.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.07	Moderate	75.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.08	Middle	93.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.09	Upper	134.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.10	Upper	130.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8616.11	Upper	152.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8617.01	Middle	89.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8617.02	Middle	81.7



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8618.03	Moderate	65.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8618.04	Moderate	56.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8619.01	Moderate	65.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8619.02	Moderate	50.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8620.00	Moderate	56.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8621.00	Moderate	53.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8622.00	Moderate	76.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8623.00	Low	19.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8624.01	Low	49.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8624.02	Moderate	53.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8625.01	Moderate	60.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8625.02	Moderate	74.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8626.03	Low	48.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8626.04	Moderate	54.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8626.05	Low	28.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8627.00	Low	41.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8628.00	Low	49.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8629.01	Moderate	51.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8629.02	Moderate	65.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8630.03	NA	0.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8630.04	Moderate	50.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8630.05	NA	0.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8630.06	NA	0.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8631.00	Low	33.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8632.01	Moderate	78.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8632.02	Upper	154.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8633.00	Upper	219.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8634.00	Upper	233.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8635.00	Upper	200.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8636.01	Upper	214.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8636.03	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8636.04	Upper	165.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8637.01	Upper	157.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8637.02	Middle	102.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8638.01	Upper	159.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8639.02	Middle	80.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8639.03	Upper	151.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8639.04	Upper	178.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8640.01	Middle	80.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8640.02	Moderate	66.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.05	Upper	134.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.06	Middle	106.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.07	Middle	117.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.08	Middle	91.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.09	Upper	142.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8641.10	Middle	80.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8642.03	Middle	106.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8642.04	Middle	97.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8642.06	Moderate	67.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8642.07	Upper	126.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8642.08	Middle	98.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8643.03	Upper	152.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8643.05	Upper	130.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8643.06	Upper	180.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8643.07	Upper	190.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8643.08	Upper	163.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.02	Upper	184.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.03	Upper	198.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.07	Upper	185.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.08	Middle	107.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.09	Middle	98.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.10	Upper	133.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.11	Upper	175.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8644.12	Upper	132.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.10	Middle	90.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.11	Middle	102.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.12	Upper	198.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.13	Upper	161.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.14	Upper	140.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.15	Upper	153.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.16	Upper	133.4
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.17	Upper	177.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.18	Upper	156.9
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.19	Upper	138.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.20	Upper	144.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.21	Upper	163.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.22	Upper	181.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.23	Upper	128.2
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8645.24	Middle	96.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8646.01	Upper	222.3

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8646.02	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8647.00	Upper	159.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8648.01	Upper	158.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8648.02	Upper	190.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8649.01	Upper	188.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8649.03	Upper	165.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8649.04	Upper	141.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8650.00	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8652.00	Middle	91.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8653.00	Upper	146.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8654.00	Middle	114.0
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8655.01	Upper	135.5
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8655.02	Upper	168.3
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8656.00	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8657.00	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8658.01	Upper	133.8
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8658.02	Upper	236.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8660.00	Middle	93.7
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8661.00	Moderate	54.6
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	8662.00	Upper	183.1
17 IL	29404 Lake County-Kenosha County, IL-WI MD	097 Lake County	9900.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8701.03	Middle	104.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8701.04	Middle	100.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8701.05	Upper	140.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8701.06	Upper	133.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8702.00	Middle	88.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8703.01	Moderate	53.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8703.02	Moderate	77.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8704.02	Moderate	75.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8704.03	Middle	103.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8704.04	Middle	101.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8705.01	Upper	152.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8705.02	Moderate	79.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8706.03	Moderate	79.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8706.04	Middle	113.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8706.05	Middle	106.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8706.06	Middle	107.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8707.02	Middle	113.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8707.03	Upper	138.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8707.04	Middle	91.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.08	Upper	122.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.09	Upper	125.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.10	Middle	115.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.11	Middle	98.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.12	Middle	100.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.13	Upper	130.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8708.14	Upper	153.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8709.03	Moderate	73.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8709.04	Middle	90.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8709.05	Moderate	66.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8709.06	Middle	101.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8709.07	Middle	109.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8710.03	Middle	107.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8710.04	Middle	112.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.05	Middle	118.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.07	Upper	173.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.08	Upper	136.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.09	Upper	143.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.10	Upper	134.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.11	Upper	144.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.12	Upper	160.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.13	Upper	170.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.14	Upper	130.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8711.15	Moderate	78.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.01	Middle	107.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.02	Moderate	79.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.05	Middle	91.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.06	Upper	150.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.07	Upper	120.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.08	Upper	128.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8712.09	Moderate	74.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.01	Middle	106.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.04	Middle	91.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.05	Upper	140.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.07	Middle	117.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.10	Upper	134.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.11	Middle	101.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.12	Upper	130.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8713.13	Moderate	78.9

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8714.02	Upper	146.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8714.04	Middle	117.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8715.01	Middle	114.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8715.02	Upper	133.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	111 Mchenry County	8716.00	Upper	124.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.05	Middle	92.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.06	Middle	83.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.07	Moderate	79.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.09	Upper	121.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.11	Middle	86.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.12	Middle	104.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.13	Moderate	74.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.14	Moderate	66.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.15	Middle	87.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.16	Middle	108.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.17	Moderate	75.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.18	Upper	199.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.19	Upper	176.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.22	Upper	138.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.23	Upper	157.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.24	Upper	128.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8801.25	Upper	145.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8802.02	Middle	105.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8802.03	Middle	94.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8802.04	Middle	87.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.03	Upper	132.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.04	Upper	171.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.05	Upper	200.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.09	Upper	196.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.14	Upper	176.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.15	Upper	153.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.16	Upper	243.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.17	Upper	164.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.18	Upper	166.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.19	Upper	178.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.20	Upper	150.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.21	Upper	154.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.22	Upper	218.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.23	Upper	197.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.24	Upper	133.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.25	Upper	128.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8803.26	Upper	149.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.08	Middle	98.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.11	Upper	140.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.12	Middle	108.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.14	Middle	103.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.16	Middle	105.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.17	Middle	116.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.18	Upper	139.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.21	Upper	126.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.22	Upper	139.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.23	Middle	118.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.24	Upper	167.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.25	Middle	109.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.26	Middle	107.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.27	Middle	115.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.28	Middle	107.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.29	Upper	143.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.30	Upper	124.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.31	Upper	122.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8804.32	Middle	111.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.02	Middle	103.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.03	Moderate	77.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.08	Middle	104.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.09	Middle	96.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.10	Middle	83.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8805.11	Upper	132.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8806.01	Upper	135.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8806.02	Middle	106.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8807.01	Moderate	73.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8807.02	Moderate	64.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8809.01	Moderate	69.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8809.03	Moderate	63.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8809.05	Moderate	62.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.01	Middle	110.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.02	Upper	137.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.05	Middle	117.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.06	Middle	111.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.07	Upper	141.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.09	Middle	113.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.10	Upper	124.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.11	Upper	139.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8810.12	Middle	119.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.05	Upper	143.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.07	Upper	125.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.08	Upper	125.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.09	Upper	135.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.11	Middle	110.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.12	Upper	141.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.13	Upper	132.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.15	Upper	132.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8811.16	Upper	158.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8812.01	Low	46.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8812.02	Moderate	66.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8813.01	Moderate	57.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8813.02	Low	49.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8814.01	Moderate	64.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8814.02	Middle	84.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8815.00	Middle	88.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8816.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8816.03	Moderate	56.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8816.04	Moderate	65.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8817.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8818.00	Moderate	63.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8819.00	Low	30.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8820.00	Low	42.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8821.00	Moderate	67.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8822.00	Moderate	51.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8823.00	Moderate	74.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8824.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8825.00	Low	38.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8826.01	Moderate	67.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8826.02	Moderate	70.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8827.01	Middle	99.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8827.02	Middle	100.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8828.01	Moderate	68.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8828.02	Low	43.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8829.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8830.00	Moderate	67.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8831.00	Moderate	67.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.06	Middle	102.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.08	Middle	87.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.09	Middle	100.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.10	Upper	156.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.11	Middle	93.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.12	Upper	153.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.13	Upper	123.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.14	Middle	115.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.16	Upper	127.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.17	Middle	80.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.18	Upper	129.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8832.19	Upper	143.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8833.03	Upper	137.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8833.04	Middle	112.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8833.05	Middle	111.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8833.06	Middle	109.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8833.07	Middle	112.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8834.01	Middle	83.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8834.02	Middle	86.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.04	Upper	151.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.05	Upper	147.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.07	Upper	123.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.09	Middle	107.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.10	Upper	126.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.11	Upper	127.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.13	Upper	124.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.14	Upper	146.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.15	Upper	152.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.16	Upper	167.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.17	Middle	112.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.19	Upper	143.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.21	Upper	164.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8835.22	Upper	141.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8836.02	Middle	107.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8836.03	Middle	81.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8836.05	Moderate	56.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8836.06	Middle	98.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8837.00	Moderate	61.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.03	Moderate	55.7

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.04	Middle	82.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.06	Middle	90.9
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.08	Middle	111.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.09	Moderate	69.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.10	Upper	121.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8838.11	Middle	81.1
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8839.02	Middle	111.7
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8839.03	Upper	127.2
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8839.04	Middle	93.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8840.03	Middle	105.4
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8840.04	Moderate	72.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8840.05	Moderate	74.8
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8840.06	Middle	81.6
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8841.01	Middle	91.3
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	8841.03	Middle	113.5
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	9800.00	NA	0.0
17 IL	16984 Chicago-Naperville-Evanston, IL MD	197 Will County	9801.00	NA	0.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7001.01	Upper	130.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7001.03	Upper	147.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7001.04	Middle	100.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7001.05	Middle	109.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.04	Moderate	71.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.06	Middle	102.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.07	Middle	92.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.08	Middle	100.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.09	Upper	140.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7002.10	Upper	128.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.06	Middle	99.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.08	Middle	88.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.09	Moderate	79.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.10	Moderate	79.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.13	Middle	87.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.14	Upper	123.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.15	Upper	150.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.16	Middle	98.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.17	Middle	119.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7003.18	Middle	99.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7004.00	Upper	132.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7005.00	Upper	136.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.04	Upper	177.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.06	Middle	115.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.08	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.10	Middle	110.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.11	Upper	163.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.13	Middle	119.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.14	Moderate	56.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.15	Upper	147.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.16	Upper	158.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.17	Upper	132.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7006.18	Upper	174.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.06	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.10	Middle	93.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.11	Middle	102.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.13	Low	28.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.15	Moderate	70.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.18	Middle	93.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.20	Middle	93.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.21	Low	39.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.23	Middle	80.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.24	Low	29.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.25	Low	43.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.26	Moderate	55.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.27	Moderate	54.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.28	Middle	99.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.29	Middle	93.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.30	Middle	97.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.31	Low	47.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.32	Moderate	62.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7007.33	Moderate	66.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.10	Middle	93.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.11	Moderate	56.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.12	Middle	87.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.13	Moderate	66.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.15	Moderate	76.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.18	Moderate	50.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.19	Moderate	78.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.20	Moderate	58.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.22	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.23	Middle	111.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.24	Upper	130.5



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.26	Upper	133.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.28	Upper	172.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.29	Middle	112.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.30	Moderate	61.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.32	Moderate	66.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.33	Middle	80.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.34	Moderate	53.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.35	Middle	97.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.36	Moderate	58.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.37	Moderate	75.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.38	Middle	93.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7008.39	Middle	83.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7009.01	Middle	82.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7009.02	Moderate	76.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7009.03	Moderate	69.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7009.04	Moderate	68.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7009.05	Middle	84.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.01	Middle	107.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.02	Upper	164.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.04	Middle	113.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.05	Upper	125.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.06	Upper	149.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7010.07	Middle	84.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7011.01	Middle	100.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7011.02	Moderate	73.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.01	Moderate	79.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.02	Upper	180.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.05	Upper	184.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.06	Upper	159.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.10	Upper	170.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.11	Middle	105.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.12	Upper	138.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.14	Upper	121.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.15	Middle	111.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.16	Middle	85.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.18	Moderate	77.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.19	Low	45.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.20	Upper	146.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.21	Upper	125.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.22	Upper	129.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7012.23	Middle	102.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.03	Upper	133.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.04	Upper	147.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.06	Upper	143.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.07	Upper	131.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.08	Upper	150.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.12	Middle	116.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.13	Upper	127.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.14	Middle	116.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.15	Middle	109.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.16	Middle	110.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7013.17	Upper	150.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.07	Middle	119.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.08	Middle	112.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.09	Upper	130.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.14	Middle	97.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.15	Moderate	72.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.17	Moderate	54.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.18	Middle	82.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.22	Low	39.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.23	Moderate	68.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.24	Middle	91.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.25	Middle	89.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.26	Middle	95.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7014.27	Middle	87.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.03	Middle	114.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.05	Moderate	77.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.06	Upper	131.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.07	Upper	124.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.08	Low	34.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7015.09	Low	40.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7016.01	Moderate	61.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7016.02	Low	39.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7017.01	Upper	126.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7017.02	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7017.03	Middle	83.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7017.04	Middle	110.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7018.00	Middle	94.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7019.00	Moderate	67.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7020.00	Low	38.7

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7021.01	Moderate	51.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7021.02	Upper	153.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7022.00	Upper	136.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7023.01	Moderate	57.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7023.02	Middle	84.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7024.01	Upper	127.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7024.02	Moderate	77.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7025.01	Middle	116.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7025.02	Low	40.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7025.03	Moderate	72.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7026.02	Moderate	66.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7026.03	Middle	96.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7026.04	Moderate	71.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7027.00	Moderate	71.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7028.00	Upper	132.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7029.00	Upper	175.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7030.00	Upper	123.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7031.00	Upper	127.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.01	Middle	101.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.02	Upper	126.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.06	Middle	102.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.07	Moderate	62.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.08	Middle	115.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.09	Moderate	74.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.10	Middle	101.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.13	Low	39.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.14	Low	43.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.15	Moderate	64.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.16	Low	43.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.18	Moderate	68.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.19	Middle	84.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.20	Moderate	77.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.21	Middle	86.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.22	Middle	90.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7032.23	Upper	121.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7033.01	Moderate	68.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7033.02	Moderate	69.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7034.01	Moderate	72.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7034.02	Middle	93.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7034.03	Moderate	75.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7034.04	Moderate	58.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7035.01	Moderate	57.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7035.02	Middle	90.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7036.01	Middle	99.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7036.02	Upper	124.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7037.01	Moderate	61.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7037.02	Moderate	77.5
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7038.00	Moderate	63.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7039.01	Upper	145.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7039.02	Middle	84.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7040.00	Middle	93.4
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7041.00	Upper	176.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7042.00	Upper	148.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7043.00	Upper	156.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7044.01	Upper	168.9
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7044.03	Middle	93.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7044.04	Upper	185.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7045.01	Upper	175.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7045.02	Upper	191.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7045.03	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7046.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7047.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7048.03	Middle	95.1
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7048.04	Upper	152.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7048.05	Upper	137.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7048.06	Middle	117.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7050.00	Upper	184.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7051.00	Upper	192.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7052.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7053.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7054.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7055.01	Middle	112.2
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7055.02	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7056.01	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7056.02	Upper	138.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7057.01	Upper	168.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7057.02	Upper	177.8
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7058.00	Upper	192.0
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7059.01	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7059.02	Upper	193.7



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7059.03	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.05	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.07	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.08	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.09	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.10	Upper	161.7
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.11	Upper	170.3
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.12	Middle	112.6
24 MD	23224 Frederick-Gaithersburg-Rockville, MD MD	031 Montgomery County	7060.13	Upper	165.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.02	Middle	86.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.03	Moderate	50.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.05	Moderate	62.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.06	Middle	99.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.08	Moderate	56.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8001.09	Low	48.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.03	Upper	123.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.06	Moderate	75.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.09	Low	42.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.10	Moderate	67.7
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.11	Moderate	67.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.12	Middle	97.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.13	Middle	89.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.16	Middle	106.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.17	Moderate	65.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8002.18	Moderate	58.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.01	Middle	93.7
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.02	Middle	89.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.03	Upper	132.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.08	Middle	102.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.09	Middle	102.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.10	Middle	113.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.11	Middle	92.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.12	Moderate	76.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8004.13	Moderate	56.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.04	Middle	98.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.05	Middle	107.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.07	Upper	131.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.11	Middle	89.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.13	Middle	104.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.14	Upper	151.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.15	Middle	85.6
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.16	Middle	99.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.17	Upper	136.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.18	Upper	171.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.19	Middle	112.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.20	Moderate	78.6
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.21	Middle	94.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8005.22	Upper	134.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8006.05	Middle	92.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8006.06	Middle	98.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8006.07	Upper	134.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8006.08	Upper	138.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8006.09	Moderate	77.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8007.01	Upper	126.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8007.04	Middle	80.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8007.05	Middle	119.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8007.06	Middle	113.7
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8007.07	Middle	106.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8008.00	Middle	109.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8009.00	Middle	98.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8010.03	Upper	137.7
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8010.04	Upper	120.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8010.05	Middle	112.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8010.06	Middle	96.7
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8011.05	Moderate	71.6
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8011.06	Moderate	57.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.07	Middle	111.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.08	Middle	95.5
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.09	Middle	92.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.10	Middle	82.8
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.11	Middle	80.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.12	Middle	91.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.13	Middle	93.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.14	Middle	87.2
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.15	Middle	114.1
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.16	Middle	100.3
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8012.17	Middle	103.9
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8013.02	Upper	137.4
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8013.05	Upper	123.0
24 MD	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	033 Prince George's County	8013.07	Upper	121.0

## Citibank. National Association - Census Tract Listing

[illegible]

## Citibank. National Association - Census Tract Listing

[illegible]

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.14	Low	46.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.15	Moderate	52.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.16	Low	47.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.17	Middle	83.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.18	Moderate	52.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.19	Moderate	64.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.20	Moderate	64.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.21	Low	43.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.22	Low	48.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.23	Low	37.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.24	Low	36.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.25	Moderate	67.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.26	Moderate	76.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.27	Moderate	63.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0005.28	Low	49.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0006.00	Low	47.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0007.00	Upper	172.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0010.03	Moderate	79.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0010.04	Moderate	59.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0010.05	Upper	155.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0010.06	Middle	119.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0011.00	Low	30.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0012.00	Moderate	56.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0013.00	Middle	100.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0014.01	Moderate	67.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0014.02	Middle	81.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0015.01	Low	47.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0015.02	Moderate	59.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.07	Moderate	59.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.08	Low	44.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.09	Middle	95.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.10	Middle	90.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.11	Middle	92.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.13	Moderate	75.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.14	Moderate	50.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0016.15	Moderate	55.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.06	Middle	106.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.07	Upper	128.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.08	Middle	101.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.09	Middle	96.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.10	Moderate	71.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.11	Moderate	68.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.12	Middle	104.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.13	Middle	101.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.14	Middle	93.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.15	Moderate	64.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.16	Middle	81.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.17	Upper	146.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0017.18	Moderate	54.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0018.01	Moderate	58.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0018.03	Moderate	63.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0018.04	Moderate	62.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0019.01	Low	50.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0019.02	Moderate	56.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0020.00	Moderate	56.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0022.01	Moderate	56.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0022.03	Moderate	55.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0022.04	Low	49.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0022.06	Moderate	57.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0022.07	Low	48.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0023.02	Middle	118.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0023.03	NA	0.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0024.03	Low	47.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0024.04	Low	34.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0024.05	Moderate	54.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0024.06	Moderate	71.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0025.01	Middle	85.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0025.04	Moderate	62.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0025.05	Low	49.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0025.06	Moderate	62.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0026.03	Low	37.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0026.04	Moderate	52.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0026.05	Moderate	54.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0027.06	Low	48.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0027.07	Middle	92.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0027.08	Low	34.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.08	Upper	140.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.10	Moderate	75.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.11	Upper	132.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.14	Upper	133.2



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.21	Moderate	53.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.22	Moderate	73.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.23	Moderate	68.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.24	Upper	144.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.25	Middle	114.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.26	Middle	100.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.27	Middle	93.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.28	Upper	159.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.29	Middle	113.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.30	Middle	91.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.31	Middle	115.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.33	Middle	116.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.34	Middle	114.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.35	Middle	107.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.36	Middle	96.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.37	Upper	182.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.38	Upper	127.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.41	Upper	125.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.42	Middle	104.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.44	Middle	94.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.45	Moderate	75.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.46	Middle	92.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.47	Moderate	71.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.48	Middle	98.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.49	Upper	142.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.50	Middle	111.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.51	Middle	103.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.52	Upper	184.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0028.53	Middle	117.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.01	Upper	143.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.02	Middle	118.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.05	Moderate	69.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.15	Middle	86.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.16	Middle	104.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.19	Middle	98.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.35	Middle	99.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.36	Middle	87.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.37	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.38	Upper	120.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.39	Upper	161.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.40	Middle	92.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.41	Middle	80.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.42	Middle	85.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.44	Middle	89.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.46	Moderate	75.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.47	Upper	139.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.48	Moderate	72.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.49	Middle	98.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.50	Moderate	79.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.52	Middle	95.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.53	Middle	116.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.54	Low	48.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.56	Moderate	74.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.57	Upper	170.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.58	Middle	81.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.61	Upper	124.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.62	Middle	83.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.64	Moderate	54.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.65	Moderate	68.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.66	Moderate	51.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.67	Moderate	63.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.68	Moderate	64.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.69	Moderate	56.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.70	Middle	81.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.74	Middle	115.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.75	Upper	121.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.76	Middle	102.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.77	Upper	166.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.78	Upper	131.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.79	Upper	123.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.80	Middle	100.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.81	Middle	106.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.82	Middle	95.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.83	Middle	108.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.85	Middle	112.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.95	Low	43.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.96	Moderate	56.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.97	Moderate	64.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0029.98	Middle	85.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0030.01	Middle	99.6

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0030.03	Middle	101.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0030.04	Middle	91.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0030.05	Middle	99.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0030.06	Middle	119.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0031.02	Moderate	57.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0031.03	Middle	95.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0031.04	Moderate	71.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.04	Upper	143.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.08	Upper	184.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.10	Middle	90.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.11	Middle	97.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.13	Middle	113.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.14	Middle	96.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.15	Upper	124.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.18	Upper	158.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.19	Middle	107.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.20	Moderate	71.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.22	Middle	118.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.23	Upper	184.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.26	Upper	210.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.27	Upper	123.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.28	Middle	109.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.29	Upper	172.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.33	Upper	153.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.34	Middle	95.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.35	Upper	139.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.36	Upper	148.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.37	Upper	142.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.39	Middle	112.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.40	Upper	134.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.41	Middle	119.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.42	Upper	201.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.43	Upper	149.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.44	Upper	143.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.45	Middle	107.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.46	Middle	98.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.47	Upper	140.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.48	Middle	101.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.49	Upper	179.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.50	Upper	132.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.51	Upper	183.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.52	Upper	141.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.53	Middle	102.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.54	Middle	82.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.60	Moderate	64.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.61	Upper	123.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.62	Middle	99.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.63	Middle	98.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.64	Upper	137.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.65	Upper	160.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.66	Middle	116.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.67	Upper	190.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.68	Upper	181.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.69	Middle	114.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0032.70	Middle	93.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.03	Middle	100.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.05	Upper	150.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.06	Middle	110.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.07	Middle	117.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.08	Upper	141.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.09	Upper	129.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.11	Upper	140.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.12	Upper	183.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.13	Middle	111.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.14	Upper	151.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.15	Upper	126.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.16	Upper	141.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.17	Middle	108.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.18	Middle	107.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.19	Upper	138.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.20	Middle	114.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.21	Upper	196.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.22	Upper	218.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0033.23	Upper	149.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.08	Middle	114.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.09	Middle	109.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.10	Middle	117.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.11	Middle	104.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.12	Middle	81.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.13	Moderate	72.8

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.14	Upper	143.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.15	Moderate	67.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.16	Middle	95.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.18	Moderate	78.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.19	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.20	Moderate	69.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.21	Middle	98.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.22	Moderate	66.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.23	Moderate	65.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.26	Moderate	77.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.27	Moderate	56.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.28	Moderate	60.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.29	Middle	84.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.30	Moderate	60.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0034.31	Moderate	60.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0035.00	Moderate	71.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.09	Middle	97.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.10	Middle	107.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.13	Middle	98.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.15	Middle	92.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.16	Moderate	69.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.17	Middle	84.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.19	Upper	182.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.20	Upper	154.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.21	Middle	101.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.26	Upper	133.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.27	Middle	98.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.30	Middle	112.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.31	Middle	86.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.32	Middle	101.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.33	Middle	80.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.34	Middle	88.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.35	Middle	84.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.36	Upper	125.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.37	Middle	102.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.38	Middle	103.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.39	Middle	89.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.40	Moderate	78.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.41	Middle	101.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.42	Middle	108.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.43	Middle	99.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.44	Middle	86.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.45	Middle	97.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.46	Middle	93.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.47	Middle	107.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.48	Middle	103.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.49	Middle	105.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.50	Middle	111.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.51	Middle	94.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.52	Middle	86.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.53	Upper	122.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.54	Moderate	66.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.55	Middle	102.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.56	Middle	102.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.57	Moderate	50.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.58	Upper	140.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.59	Upper	138.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.60	Upper	150.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.61	Middle	95.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.62	Upper	146.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.63	Middle	112.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.64	Middle	90.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.65	Middle	91.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0036.66	Middle	118.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0037.00	Moderate	63.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0038.00	Low	47.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0040.00	Low	48.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0041.00	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0042.00	Moderate	77.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0043.01	Low	43.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0043.02	Low	49.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0044.01	Moderate	59.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0044.02	Low	49.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0045.00	Moderate	63.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0046.01	Moderate	62.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0046.02	Low	47.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.03	Moderate	58.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.07	Moderate	50.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.09	Moderate	54.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.10	Low	49.9



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.12	Low	42.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.13	Low	41.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.14	Moderate	79.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.15	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.16	Moderate	69.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0047.17	Moderate	78.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.07	Middle	119.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.10	Middle	88.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.11	Moderate	66.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.12	Moderate	76.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.14	Middle	100.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.15	Moderate	77.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.16	Middle	84.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.17	Middle	86.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.18	Middle	110.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.19	Middle	105.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.20	Moderate	73.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.21	Low	48.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.23	Middle	84.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.24	Middle	85.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.25	Moderate	69.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0049.26	Middle	85.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.05	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.06	Low	49.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.07	Middle	102.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.10	Low	48.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.11	Middle	83.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.12	Middle	105.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.13	Middle	81.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.14	Moderate	67.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.15	Middle	97.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.16	Middle	84.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0050.17	Middle	82.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.02	Middle	109.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.03	Middle	85.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.04	Middle	116.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.06	Middle	104.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.07	Upper	122.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.08	Middle	106.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.10	Upper	126.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.11	Middle	96.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.12	Upper	148.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.13	Middle	92.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.14	Middle	98.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.15	Upper	122.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0051.16	Middle	112.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0052.00	Moderate	75.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.11	Middle	101.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.12	Upper	139.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.13	Upper	157.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.14	Upper	135.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.16	Middle	89.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.17	Upper	157.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.18	Upper	144.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.19	Upper	134.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.20	Middle	98.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.21	Upper	135.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.22	Upper	126.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.33	Upper	128.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.35	Upper	132.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.36	Middle	89.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.37	Upper	175.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.38	Middle	86.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.41	Upper	149.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.42	Middle	101.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.43	Middle	119.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.46	Middle	111.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.47	Middle	112.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.48	Upper	148.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.49	Upper	141.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.50	Upper	149.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.51	Upper	157.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.52	Upper	144.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.53	Upper	125.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.54	Upper	137.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.55	Middle	105.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.56	Upper	197.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.58	Upper	161.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.60	Moderate	77.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.61	Upper	127.6

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.62	Upper	155.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.63	Upper	133.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.64	Upper	124.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.65	Upper	225.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0053.66	Upper	129.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.21	Moderate	52.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.22	Moderate	65.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.23	Middle	81.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.32	Middle	97.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.33	Upper	157.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.34	Upper	152.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.35	Upper	123.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.37	Upper	200.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.38	Moderate	69.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.39	Middle	82.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.40	Middle	97.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.41	Upper	142.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0054.42	Middle	118.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0055.01	Middle	88.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0055.02	Upper	123.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0055.03	Middle	89.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0055.04	Middle	108.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0056.07	Moderate	78.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0056.12	Middle	104.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0056.13	Upper	120.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0056.14	Moderate	72.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0056.15	Moderate	79.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.02	Moderate	59.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.03	Moderate	58.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.04	Moderate	53.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.05	Middle	80.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.11	Upper	181.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.13	Upper	145.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.15	Upper	241.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.16	Upper	140.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.17	Upper	162.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.18	Upper	121.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.19	Upper	193.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.20	Upper	142.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.21	Upper	153.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0057.22	Upper	126.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.03	Upper	126.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.04	Middle	95.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.05	Middle	112.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.06	Upper	152.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.07	Middle	114.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.08	Middle	113.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.09	Middle	106.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.13	Middle	104.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.18	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.22	Upper	162.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.24	Upper	120.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.25	Middle	81.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.26	Middle	106.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.28	Upper	139.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.29	Middle	118.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.30	Upper	134.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.31	Upper	155.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.34	Upper	142.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.35	Upper	204.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.36	Middle	118.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.37	Upper	132.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.39	Upper	191.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.41	Upper	194.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.42	Upper	250.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.43	Upper	163.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.44	Upper	147.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.45	Upper	140.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.46	Upper	131.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.47	Upper	120.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.48	Moderate	56.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.49	Upper	124.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.50	Upper	120.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.52	Upper	127.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.55	Middle	111.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.56	Upper	143.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.57	Middle	100.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.58	Upper	167.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.59	Moderate	66.8
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.60	Middle	105.5

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.61	Middle	111.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.62	Middle	108.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.63	Middle	116.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.64	Middle	113.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.65	Upper	136.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.66	Upper	137.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.67	Upper	124.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.68	Upper	140.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.69	Upper	136.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.70	NA	0.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.71	Middle	89.6
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.72	Upper	197.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.73	Upper	206.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.74	Middle	111.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.75	Middle	84.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.76	Upper	124.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0058.77	Upper	175.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0059.02	Middle	90.9
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0059.03	Upper	120.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0059.04	Middle	107.1
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0059.05	Middle	90.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0060.01	Moderate	57.7
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0061.03	Middle	86.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0061.04	Upper	138.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0062.01	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0062.02	Middle	83.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0062.03	Middle	104.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0062.04	Moderate	79.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0067.00	Upper	139.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0068.00	Moderate	70.5
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0069.00	Upper	127.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0071.00	Moderate	55.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0072.00	Moderate	62.4
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0075.00	Upper	140.2
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0076.00	Middle	108.3
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0078.01	Moderate	50.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0078.02	NA	0.0
32 NV	29820 Las Vegas-Henderson-Paradise, NV MSA	003 Clark County	0079.00	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0010.01	Upper	205.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0010.02	Upper	219.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0021.00	Upper	191.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0022.00	Upper	134.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0023.00	Upper	183.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0031.00	Upper	128.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0032.00	Upper	132.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0033.00	Upper	150.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0034.01	Upper	177.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0034.02	Upper	177.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0035.00	Moderate	72.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0040.01	Middle	117.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0040.02	Middle	108.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0050.00	Upper	142.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0061.01	Middle	102.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0061.02	Middle	95.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0062.01	Middle	96.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0062.02	Upper	145.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0063.01	Moderate	72.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0063.02	Middle	115.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0070.01	Upper	179.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0070.02	Upper	195.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0080.01	Upper	195.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0080.02	Upper	169.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0091.00	Upper	198.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0092.00	Upper	233.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0101.00	Upper	141.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0102.00	Upper	134.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0103.00	Upper	139.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0111.00	Middle	119.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0112.00	Moderate	68.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0113.00	Middle	111.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0114.00	Middle	105.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0120.01	Middle	108.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0120.02	Upper	142.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0130.02	Upper	155.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0130.03	Upper	208.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0130.04	Upper	194.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0140.00	Upper	164.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0151.00	Upper	240.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0152.00	Middle	112.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0153.00	Moderate	73.7

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0154.01	Moderate	76.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0154.02	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0155.00	Upper	180.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0160.00	Upper	202.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0171.01	Upper	213.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0171.02	Upper	239.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0172.00	Upper	157.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0173.01	Upper	180.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0173.02	Upper	203.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0174.00	Upper	192.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0175.01	Upper	136.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0175.02	Upper	148.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0181.01	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0181.02	Moderate	68.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0182.00	Moderate	72.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0191.02	Upper	129.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0191.03	Middle	111.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0191.04	Upper	120.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0192.02	Middle	113.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0192.03	Middle	115.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0192.04	Middle	115.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0193.03	Middle	107.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0193.04	Upper	160.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0193.05	Upper	202.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0193.06	Upper	199.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0201.00	Upper	210.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0202.00	Upper	286.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0211.01	Middle	86.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0211.02	Middle	95.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0212.00	Middle	108.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0213.00	Moderate	69.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0214.00	Middle	88.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0215.00	Moderate	76.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0216.00	Moderate	66.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0221.00	Upper	224.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0222.00	Upper	244.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0231.00	Middle	81.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0232.01	Upper	121.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0232.02	Middle	115.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0233.01	Upper	172.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0233.03	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0233.04	Upper	132.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0234.01	Middle	89.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0234.02	Upper	127.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0235.01	Moderate	79.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0235.02	Moderate	76.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0236.01	Middle	87.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0236.02	Moderate	57.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0241.00	Upper	209.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0242.00	Upper	191.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0251.00	Middle	113.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0252.00	Upper	161.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0261.00	Upper	219.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0262.00	Upper	189.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0270.00	Upper	274.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0280.01	Middle	113.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0280.02	Upper	193.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0291.00	Middle	83.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0292.00	Middle	114.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0301.00	Moderate	73.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0302.01	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0302.02	Middle	92.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0303.00	Moderate	73.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0304.01	Middle	90.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0304.02	Upper	123.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0311.00	Upper	141.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0312.00	Upper	123.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0313.00	Middle	113.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0314.00	Middle	112.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0321.02	Upper	176.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0321.03	Middle	98.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0321.04	Upper	130.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0322.01	Upper	192.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0322.02	Upper	145.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0331.00	Upper	133.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0332.00	Upper	145.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0333.00	Upper	149.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0340.01	Upper	176.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0340.02	Upper	161.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0351.00	Upper	183.8



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0352.00	Upper	238.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0361.00	Middle	110.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0362.00	Middle	94.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0371.00	Upper	171.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0372.01	Upper	168.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0372.03	Upper	161.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0372.04	Middle	171.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0381.00	Middle	115.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0382.00	Middle	92.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0383.00	Upper	133.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0391.00	Upper	131.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0392.00	Upper	199.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0393.00	Upper	177.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0400.01	Upper	240.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0400.02	Upper	191.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0411.00	Middle	92.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0412.00	Middle	116.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0413.01	Middle	87.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0413.02	Upper	122.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0421.01	Upper	136.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0421.02	Upper	173.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0423.01	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0423.02	Upper	183.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0424.00	Upper	162.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0425.00	Upper	146.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0430.01	Upper	216.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0430.02	Upper	195.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0441.00	Upper	211.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0442.01	Upper	232.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0442.02	Upper	157.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0451.01	Middle	111.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0451.02	Upper	135.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0452.00	Upper	129.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0461.00	Upper	131.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0462.00	Upper	134.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0463.00	Middle	95.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0471.00	Upper	207.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0472.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0473.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0474.00	Upper	217.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0475.00	Upper	274.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0481.00	Upper	137.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0482.00	Upper	227.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0490.01	Upper	235.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0490.02	Upper	181.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0500.00	Upper	147.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0511.00	Upper	153.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0512.00	Upper	158.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0513.00	Middle	106.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0514.00	Upper	148.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0521.00	Upper	138.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0522.00	Upper	142.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0531.00	Upper	258.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0532.01	Upper	247.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0532.02	Upper	233.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0541.01	Upper	154.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0541.02	Upper	159.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0542.00	Upper	137.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0543.00	Upper	242.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0544.00	Upper	144.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0545.00	Upper	220.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0546.01	Upper	121.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0546.02	Upper	177.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0551.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0552.01	Upper	240.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0552.02	Upper	180.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0561.00	Upper	168.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0562.00	Upper	159.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0571.01	Middle	86.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0571.02	Middle	101.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0572.00	Middle	94.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0581.00	Upper	166.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0582.00	Upper	190.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0591.00	Upper	174.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0592.00	Upper	166.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0600.01	Upper	138.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0600.02	Upper	181.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0611.00	Upper	247.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0612.00	Upper	224.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0613.00	Upper	292.5

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	003 Bergen County	0614.00	Upper	201.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0001.00	Low	49.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0002.00	Low	36.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0003.00	Moderate	75.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0004.00	Moderate	63.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0005.00	Low	36.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0006.00	Low	47.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0007.00	Low	42.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0008.00	Moderate	67.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0009.00	Low	40.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0010.00	Low	25.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0011.00	Moderate	59.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0013.00	Moderate	64.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0014.00	Moderate	50.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0015.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0016.00	Low	45.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0017.00	Low	41.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0018.00	Low	41.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0019.00	Low	24.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0020.00	Low	40.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0021.00	Low	41.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0022.02	Low	46.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0022.03	Low	23.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0022.04	Moderate	78.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0023.00	Moderate	69.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0024.00	Low	41.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0025.00	Low	46.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0026.00	Low	46.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0028.00	Moderate	56.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0031.00	Low	32.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0035.00	Low	39.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0037.00	Moderate	56.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0038.00	Low	43.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0039.00	Low	20.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0041.00	Low	28.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0042.00	Low	50.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0043.00	Low	29.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0044.00	Low	32.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0045.00	Moderate	51.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0046.00	Low	32.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0047.00	Moderate	60.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0048.01	Low	37.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0048.02	Low	25.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0049.00	Low	44.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0050.00	Low	32.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0051.00	Moderate	57.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0052.00	Low	40.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0053.00	Moderate	51.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0054.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0057.00	Low	41.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0062.00	Low	24.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0064.00	Middle	81.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0066.00	Moderate	54.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0067.00	Moderate	57.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0068.00	Moderate	52.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0069.00	Moderate	52.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0070.00	Low	42.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0071.00	Low	44.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0072.00	Low	38.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0073.00	Moderate	52.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0074.00	Low	36.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0075.01	Low	23.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0075.02	Low	36.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0076.00	Low	43.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0077.00	Low	48.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0078.00	Low	44.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0079.00	Low	42.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0080.00	Low	40.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0081.00	Low	47.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0082.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0087.00	Moderate	54.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0088.00	Moderate	53.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0089.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0090.00	Low	37.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0091.00	Low	49.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0092.00	Low	40.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0093.00	Low	46.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0094.00	Low	47.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0095.00	Moderate	65.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0096.00	Low	40.7

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0097.00	Low	36.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0099.00	Moderate	61.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0100.00	Middle	91.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0101.00	Moderate	59.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0102.00	Moderate	62.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0103.00	Moderate	52.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0104.00	Moderate	62.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0105.00	Moderate	67.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0106.00	Low	28.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0107.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0108.00	Low	38.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0109.00	Low	41.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0111.00	Low	41.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0112.00	Low	46.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0113.00	Low	49.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0114.00	Moderate	68.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0115.00	Moderate	57.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0116.00	Moderate	53.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0117.00	Middle	93.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0118.00	Moderate	62.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0119.00	Low	42.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0120.00	Moderate	56.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0121.00	Low	48.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0122.00	Moderate	54.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0123.00	Low	49.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0124.00	Low	41.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0125.00	Moderate	63.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0126.00	Low	43.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0127.00	Moderate	54.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0128.00	Moderate	57.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0129.00	Moderate	50.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0130.00	Moderate	77.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0131.00	Low	42.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0132.00	Moderate	66.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0133.00	Low	41.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0134.00	Upper	143.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0135.00	Upper	122.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0136.00	Upper	125.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0137.00	Moderate	66.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0138.00	Upper	142.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0139.00	Middle	104.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0140.00	Middle	104.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0141.00	Moderate	78.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0142.00	Middle	108.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0143.00	Moderate	79.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0144.00	Moderate	50.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0145.00	Moderate	70.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0146.00	Moderate	72.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0147.00	Moderate	62.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0148.00	Upper	139.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0149.00	Upper	140.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0150.00	Middle	104.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0151.00	Middle	88.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0152.00	Moderate	74.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0153.00	Moderate	73.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0154.00	Middle	91.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0155.00	Middle	107.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0156.00	Middle	100.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0157.00	Moderate	69.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0158.00	Middle	83.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0159.00	Moderate	76.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0160.00	Upper	208.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0161.00	Upper	217.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0162.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0163.00	Upper	189.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0164.00	Upper	195.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0165.00	Upper	193.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0166.00	Upper	133.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0167.00	Middle	117.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0168.00	Middle	104.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0169.00	Upper	171.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0170.00	Upper	152.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0171.00	Low	37.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0172.00	Middle	114.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0173.01	Upper	139.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0173.02	Upper	136.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0174.00	Upper	157.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0175.00	Middle	98.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0176.00	Moderate	72.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0177.00	Low	46.1



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0178.00	Moderate	72.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0179.00	Upper	150.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0180.00	Upper	129.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0181.00	Low	39.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0182.00	Moderate	67.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0183.00	Low	38.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0184.00	Low	37.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0186.00	Low	39.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0187.00	Low	37.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0188.00	Moderate	53.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0189.00	Low	48.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0190.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0191.00	Upper	177.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0192.00	Upper	147.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0193.00	Upper	145.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0194.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0195.00	Upper	206.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0196.00	Upper	149.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0197.00	Middle	116.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0198.00	Upper	176.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0199.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0200.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0201.00	Upper	232.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0202.00	Upper	222.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0203.00	Upper	198.9
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0204.00	Upper	197.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0205.00	Upper	195.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0206.00	Upper	231.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0207.00	Upper	140.5
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0208.00	Upper	186.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0209.01	Upper	230.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0209.02	Upper	149.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0210.00	Upper	157.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0211.00	Upper	148.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0212.00	Upper	174.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0213.00	Upper	150.6
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0214.00	Upper	172.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0216.01	Middle	112.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0216.02	Upper	201.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0217.01	Middle	113.4
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0217.02	Upper	133.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0218.01	Upper	123.1
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0218.02	Upper	165.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0218.03	Upper	122.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0227.00	Low	33.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0228.00	Low	38.7
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0229.00	Low	25.2
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0230.00	Low	26.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0231.00	Low	48.3
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	0232.00	Low	33.8
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	9801.00	NA	0.0
34 NJ	35084 Newark, NJ-PA MD	013 Essex County	9802.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0001.01	Upper	150.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0001.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0002.00	Low	47.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0003.00	Middle	83.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0004.00	Middle	100.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0005.00	Middle	98.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0006.00	Middle	106.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0007.00	Middle	80.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0008.00	Middle	94.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0009.02	Middle	110.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0010.00	Middle	89.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0011.00	Middle	81.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0012.01	Middle	91.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0012.02	Moderate	64.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0013.00	Upper	124.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0014.00	Moderate	71.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0017.01	Moderate	71.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0018.00	Low	42.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0019.00	Moderate	72.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0020.01	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0020.02	Middle	83.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0022.00	Upper	170.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0023.00	Upper	245.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0024.00	Upper	213.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0027.00	Moderate	69.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0028.00	Moderate	78.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0029.00	Moderate	71.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0030.00	Middle	80.6

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0031.01	Upper	195.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0031.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0035.00	Upper	178.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0040.00	Middle	92.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0041.02	Upper	128.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0041.03	Upper	136.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0041.04	Moderate	76.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0042.00	Middle	82.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0043.00	Moderate	52.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0044.00	Low	37.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0045.00	Moderate	54.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0046.00	Moderate	57.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0047.00	Moderate	79.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0048.00	Moderate	65.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0049.00	Middle	82.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0052.00	Low	49.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0053.00	Moderate	76.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0054.00	Upper	143.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0055.00	Moderate	50.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0056.00	Moderate	79.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0058.01	Moderate	52.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0058.02	Upper	260.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0059.01	Upper	126.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0059.02	Upper	134.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0060.00	Moderate	60.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0061.01	Middle	95.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0061.02	Moderate	64.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0062.00	Moderate	77.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0063.00	Middle	97.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0064.00	Upper	198.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0065.00	Upper	168.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0066.00	Middle	116.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0067.00	Low	37.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0068.00	Moderate	54.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0069.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0070.01	Upper	129.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0070.02	Upper	261.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0071.00	Upper	127.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0072.00	Upper	256.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0073.00	Upper	247.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0074.00	Upper	250.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0075.00	Upper	196.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0076.01	Upper	245.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0076.02	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0077.01	Upper	181.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0077.02	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0077.03	Upper	285.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0078.00	Upper	145.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0101.00	Middle	83.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0102.00	Upper	124.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0103.00	Upper	127.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0104.00	Middle	110.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0105.00	Middle	117.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0106.01	Moderate	51.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0106.02	Moderate	60.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0107.01	Middle	82.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0107.02	Low	39.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0108.00	Middle	109.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0109.00	Middle	85.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0110.00	Middle	84.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0111.00	Moderate	67.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0112.00	Upper	125.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0113.00	Middle	85.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0114.00	Middle	119.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0115.00	Moderate	76.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0116.00	Moderate	64.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0123.00	Middle	107.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0124.00	Upper	120.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0125.00	Upper	120.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0126.00	Middle	117.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0127.00	Middle	108.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0128.00	Moderate	67.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0129.00	Moderate	73.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0130.00	Moderate	73.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0131.00	Moderate	78.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0132.00	Middle	84.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0133.00	Middle	87.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0134.00	Moderate	68.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0135.00	Moderate	59.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0136.00	Moderate	54.6

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0137.00	Moderate	68.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0138.00	Upper	130.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0139.00	Upper	139.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0140.00	Middle	83.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0141.01	Upper	160.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0141.02	Middle	109.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0142.00	Middle	87.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0143.00	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0144.01	Middle	92.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0144.02	Upper	120.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0145.01	Moderate	69.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0145.02	Low	41.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0146.00	Middle	108.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0147.00	Middle	112.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0148.01	Moderate	77.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0148.02	Middle	114.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0149.00	Moderate	72.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0150.01	Upper	187.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0150.03	Moderate	51.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0150.04	Moderate	78.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0151.00	Moderate	66.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0152.01	Upper	173.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0152.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0153.00	Low	44.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0155.00	Middle	81.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0156.00	Moderate	60.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0157.00	Moderate	51.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0158.01	Upper	171.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0158.02	Moderate	67.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0159.00	Moderate	70.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0160.00	Moderate	72.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0161.00	Moderate	53.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0162.00	Low	46.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0163.00	Moderate	65.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0164.00	Moderate	54.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0165.00	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0166.00	Moderate	62.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0167.00	Moderate	66.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0168.00	Moderate	57.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0169.00	Moderate	50.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0170.00	Moderate	51.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0171.00	Moderate	61.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0172.00	Moderate	54.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0173.00	Middle	86.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0174.00	Moderate	52.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0175.00	Moderate	63.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0176.00	Moderate	67.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0177.00	Moderate	54.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0178.00	Middle	93.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0179.00	Upper	249.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0180.00	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0181.00	Upper	147.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0182.00	Upper	177.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0183.01	Upper	269.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0183.02	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0184.01	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0184.02	Upper	219.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0185.01	Upper	216.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0185.02	Upper	122.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0186.00	Upper	253.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0187.01	Upper	166.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0187.02	Upper	165.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0188.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0189.00	Upper	180.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0190.00	Moderate	51.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0191.00	Upper	167.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0192.00	Upper	269.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0193.00	Upper	218.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0194.00	Middle	92.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0198.00	Upper	170.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0199.00	Upper	141.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0200.00	Upper	145.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0201.00	Upper	223.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	0324.00	Moderate	68.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	017 Hudson County	9801.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1165.00	Upper	130.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1242.01	Middle	113.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1242.02	Upper	157.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1243.11	Upper	159.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1243.12	Upper	163.3

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1243.21	Upper	150.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1243.22	Upper	140.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1243.23	Middle	96.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1244.02	Middle	118.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1244.03	Upper	176.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1244.04	Middle	103.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1245.00	Middle	100.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1246.01	Middle	100.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1246.02	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1247.00	Middle	106.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1248.00	Middle	107.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1249.00	Moderate	76.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1250.00	Middle	88.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1251.00	Moderate	53.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1337.01	Middle	93.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1337.02	Middle	109.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1432.01	Upper	132.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1432.02	Upper	178.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1433.01	Upper	127.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1433.02	Upper	130.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1434.01	Upper	138.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1434.02	Upper	132.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1540.03	Upper	178.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1540.04	Upper	145.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1540.05	Upper	151.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1540.06	Middle	117.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1635.01	Upper	139.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1635.02	Upper	168.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1752.00	Low	32.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1753.01	Low	39.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1753.02	Low	48.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1754.01	Low	47.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1754.02	Low	43.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1755.01	Low	33.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1755.02	Moderate	58.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1756.01	Upper	175.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1756.03	Middle	85.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1756.04	Middle	82.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1757.01	Middle	84.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1757.03	Middle	80.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1757.04	Middle	101.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1758.01	Low	41.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1758.03	Low	35.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1758.04	Low	39.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1759.00	Low	28.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1801.01	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1801.02	Middle	85.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1802.01	Moderate	60.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1802.03	Low	46.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1802.04	Low	47.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1803.01	Moderate	59.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1803.02	Low	25.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1806.00	Moderate	61.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1807.00	Moderate	50.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1808.00	Low	44.0



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1830.02	Low	28.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1831.01	Moderate	77.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1831.02	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1832.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1964.01	Upper	130.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1964.03	Middle	116.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	1964.04	Upper	152.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2036.00	Moderate	67.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2167.01	Upper	145.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2167.02	Upper	188.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2238.01	Upper	120.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2238.02	Upper	122.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2239.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2366.01	Upper	127.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2366.03	Upper	126.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2366.04	Upper	143.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2460.01	Upper	169.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2460.02	Upper	182.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2460.03	Upper	189.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2461.01	Upper	201.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2461.02	Middle	98.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2461.03	Upper	235.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2461.04	Upper	204.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2462.01	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2462.02	Upper	178.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2462.03	Upper	169.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2463.00	Middle	112.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2568.01	Upper	127.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2568.02	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2568.03	Middle	99.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2568.04	Upper	158.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2568.05	Upper	133.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2641.01	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2641.02	Upper	123.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ MD	031 Passaic County	2642.00	Low	40.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0001.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0002.00	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0004.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0016.00	Moderate	51.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0019.01	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0019.02	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0019.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0019.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0020.01	Low	27.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0020.02	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0023.00	Low	38.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0024.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0025.00	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0027.01	Low	21.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0027.02	Low	20.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0028.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0031.00	Moderate	55.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0033.00	Low	29.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0035.00	Low	34.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0037.00	Moderate	60.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0038.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0039.00	Low	42.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0040.01	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0041.00	Low	41.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0042.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0043.00	Low	39.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0044.00	Low	27.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0046.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0048.00	Low	49.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0050.01	Low	40.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0050.02	Low	40.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0051.00	Low	24.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0052.00	Low	33.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0053.00	Low	22.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0054.00	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0056.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0059.02	Low	41.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0060.00	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0061.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0062.00	Low	42.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0063.01	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0063.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0064.00	Moderate	58.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0065.00	Low	26.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0067.00	Low	24.5

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0068.00	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0069.00	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0070.00	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0071.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0072.00	Moderate	52.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0073.00	Low	31.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0074.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0075.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0076.00	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0077.00	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0078.00	Middle	85.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0079.00	Low	36.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0083.00	Moderate	52.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0084.00	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0085.00	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0086.00	Low	33.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0087.00	Low	37.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0089.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0090.00	Low	38.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0092.00	Moderate	58.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0093.01	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0093.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0096.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0098.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0110.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0115.02	Low	30.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0117.01	Low	35.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0117.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0118.00	Upper	124.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0119.00	Low	44.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0121.01	Moderate	53.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0121.02	Low	29.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0123.00	Moderate	51.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0125.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0127.01	Low	46.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0129.01	Low	40.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0130.00	Upper	140.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0131.00	Low	44.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0132.00	Upper	169.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0133.00	Moderate	69.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0135.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0138.00	Middle	81.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0141.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0143.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0144.00	Low	31.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0145.00	Low	27.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0147.01	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0147.02	Low	43.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0149.00	Low	38.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0151.00	Low	31.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0152.00	Middle	89.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0153.00	Low	39.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0155.00	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0157.00	Low	45.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0158.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0159.00	Moderate	73.9

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0193.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0194.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0195.00	Moderate	50.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0197.00	Low	41.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0199.00	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0200.00	Moderate	54.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0201.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0202.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0204.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0205.01	Low	28.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0205.02	Moderate	52.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0206.01	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0209.00	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0210.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0210.02	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0211.00	Low	42.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0212.00	Middle	100.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0213.01	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0213.02	Low	33.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0215.01	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0215.02	Low	34.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0216.01	Moderate	52.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0216.02	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0217.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0218.00	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0219.00	Moderate	56.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0220.00	Low	44.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0221.01	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0221.02	Low	35.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0222.00	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0223.00	Low	35.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0224.01	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0224.03	Middle	97.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0224.04	Moderate	77.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0225.00	Moderate	58.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0227.01	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0227.02	Low	43.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0227.03	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0228.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0229.01	Moderate	53.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0229.02	Low	45.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0230.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0231.00	Moderate	55.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0232.00	Moderate	68.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0233.01	Moderate	51.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0233.02	Low	48.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0235.01	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0235.02	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0236.00	Moderate	73.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0237.02	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0237.03	Low	29.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0237.04	Low	21.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0238.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0239.00	Low	49.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0240.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0241.00	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0243.00	Low	39.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0244.00	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0245.01	Low	38.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0245.02	Low	35.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0246.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0247.00	Moderate	56.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0248.00	Middle	89.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0249.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0250.00	Middle	114.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0251.00	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0252.00	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0253.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0254.00	Middle	103.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0255.00	Moderate	58.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0256.00	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0257.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0261.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0263.00	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0264.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0265.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0266.01	Middle	91.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0266.02	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0267.01	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0267.02	Low	42.4



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0269.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0273.00	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0274.01	Upper	125.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0274.02	Upper	136.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0276.00	Low	2.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0277.00	Low	37.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0279.00	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0281.00	Middle	106.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0283.00	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0284.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0285.00	Middle	90.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0286.00	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0287.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0288.00	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0289.00	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0293.01	Upper	223.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0293.02	Upper	141.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0295.00	Upper	147.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0296.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0297.00	Upper	150.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0300.00	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0301.00	Upper	166.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0302.01	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0302.02	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0307.01	Upper	257.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0309.00	Upper	173.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0310.00	Upper	130.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0312.00	Upper	146.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0314.00	Upper	141.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0316.00	Middle	87.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0318.00	Upper	160.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0319.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0323.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0324.00	Low	37.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0326.00	Middle	108.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0328.00	Low	48.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0330.00	Moderate	54.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0332.01	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0332.02	Middle	81.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0334.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0335.00	Upper	180.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0336.01	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0336.02	Moderate	60.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0337.00	Upper	127.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0338.01	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0338.02	Low	43.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0340.00	Moderate	68.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0342.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0343.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0344.00	Moderate	73.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0345.00	Upper	157.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0348.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0350.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0351.00	Middle	95.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0356.00	Middle	116.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0358.00	Middle	98.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0359.00	Low	30.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0360.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0361.00	Low	32.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0363.00	Low	31.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0364.00	Middle	85.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0365.01	Low	43.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0365.02	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0367.00	Low	40.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0368.00	Moderate	79.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0369.01	Low	29.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0369.02	Low	21.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0370.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0371.00	Moderate	55.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0372.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0373.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0374.00	Low	42.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0375.04	Low	28.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0376.00	Middle	90.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0378.00	Moderate	68.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0379.00	Low	41.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0380.00	Low	41.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0381.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0382.00	Middle	86.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0383.01	Moderate	55.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0383.03	Low	37.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0383.04	Low	24.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0385.00	Low	26.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0386.00	Middle	81.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0387.00	Low	43.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0388.00	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0389.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0390.00	Middle	80.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0391.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0392.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0393.00	Low	39.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0394.00	Moderate	65.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0395.00	Low	44.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0396.00	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0397.00	Moderate	53.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0398.00	Moderate	64.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0399.01	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0399.02	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0401.00	Low	42.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0403.02	Low	35.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0403.03	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0403.04	Low	38.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0404.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0405.01	Low	44.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0405.02	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0406.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0407.01	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0407.02	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0408.00	Moderate	54.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0409.00	Moderate	74.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0411.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0413.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0414.00	Middle	86.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0415.00	Low	46.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0418.00	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0419.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0420.00	Moderate	52.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0421.00	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0422.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0423.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0424.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0425.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0426.00	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0428.00	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0429.01	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0429.02	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0430.00	Middle	85.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0431.01	Low	42.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0431.02	Low	36.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0434.00	Middle	102.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0435.01	Low	40.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0435.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0435.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0436.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0442.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0444.00	Middle	96.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0448.00	Upper	129.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0449.01	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0449.02	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0451.01	Middle	107.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0451.02	Middle	109.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0456.00	Upper	128.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0458.00	Low	33.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0460.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.03	Moderate	54.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.04	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.05	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.06	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.07	Middle	88.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.08	Moderate	78.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0462.09	Low	47.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0484.01	Upper	123.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0484.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0504.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0516.01	Upper	137.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	005 Bronx County	0516.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0001.00	Upper	228.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0002.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0003.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0005.01	Upper	251.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0005.02	Upper	270.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0007.00	Upper	267.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0009.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0011.00	Upper	265.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0013.00	Upper	205.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0015.01	Moderate	70.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0015.02	Upper	188.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0018.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0018.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0018.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0018.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0020.00	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0021.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0022.00	Moderate	55.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0023.00	Low	26.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0029.01	Low	33.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0030.00	Upper	127.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0031.01	Upper	179.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0031.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0033.00	Upper	163.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0034.00	Upper	133.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0035.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0036.00	Middle	114.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0037.00	Upper	173.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0038.00	Upper	154.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0039.00	Upper	225.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0041.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0043.00	Upper	235.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0044.00	Upper	191.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0045.00	Upper	243.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0046.00	Upper	228.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0047.00	Upper	256.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0049.00	Upper	204.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0050.00	Upper	187.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0051.00	Upper	190.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0052.01	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0052.02	Upper	136.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0053.01	Upper	159.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0053.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0053.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0054.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0056.01	Upper	125.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0056.02	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0058.00	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0059.00	Middle	119.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0060.00	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0062.00	Upper	151.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0063.00	Upper	253.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0064.00	Middle	106.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0065.00	Upper	219.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0066.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0067.00	Upper	253.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0068.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0069.01	Upper	224.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0069.02	Upper	248.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0070.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0071.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0072.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0074.00	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0075.00	Upper	206.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0076.00	Moderate	63.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0077.00	Upper	243.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0078.00	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0080.00	Middle	95.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0082.00	Middle	99.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0084.00	Moderate	58.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0085.00	Low	22.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0086.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0088.00	Middle	82.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0090.01	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0090.02	Moderate	59.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0092.01	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0092.02	Low	37.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0094.01	Moderate	51.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0094.02	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0096.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0098.00	Moderate	54.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0100.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0101.00	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0102.00	Moderate	68.3

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0104.01	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0104.02	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0106.01	Moderate	58.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0106.02	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0108.01	Moderate	52.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0108.02	Low	40.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0110.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0112.00	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0114.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0116.00	Low	47.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0117.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0118.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0119.01	Upper	180.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0119.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0120.00	Moderate	54.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0121.00	Upper	182.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0122.00	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0126.00	Moderate	67.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0127.00	Middle	108.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0128.01	Low	43.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0129.01	Upper	256.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0129.02	Upper	165.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0130.00	Middle	100.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0131.00	Upper	184.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0132.00	Upper	120.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0133.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0134.00	Upper	128.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0135.00	Upper	253.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0136.00	Upper	142.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0137.00	Upper	202.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0138.00	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0139.00	Upper	202.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0140.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0141.01	Upper	176.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0141.02	Upper	160.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0142.00	Middle	88.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0143.00	Upper	145.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0145.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0147.00	Upper	154.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0148.00	Middle	111.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0149.01	Upper	212.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0149.02	Upper	211.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0150.00	Middle	94.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0151.00	Upper	237.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0152.00	Middle	104.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0153.00	Upper	232.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0154.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0155.00	Upper	264.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0157.00	Upper	210.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0159.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0160.00	Middle	114.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0161.00	Upper	225.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0162.00	Upper	152.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0163.00	Upper	188.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0164.00	Upper	144.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0165.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0166.00	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0167.00	Upper	218.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0168.00	Upper	137.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0169.00	Upper	152.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0170.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0171.00	Upper	174.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0172.00	Upper	129.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0174.00	Upper	138.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0175.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0176.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0177.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0178.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0179.00	Middle	110.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0180.00	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0181.00	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0182.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0183.00	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0184.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0185.01	Low	47.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0186.00	Middle	89.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0187.00	Upper	193.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0188.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0190.00	Moderate	67.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0191.00	Upper	160.7



### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0192.00	Moderate	64.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0193.00	Middle	90.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0194.00	Moderate	71.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0195.00	Upper	140.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0196.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0197.00	Upper	207.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0198.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0199.00	Upper	188.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0200.00	Middle	92.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0201.00	Upper	181.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0202.00	Upper	128.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0203.00	Upper	213.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0204.00	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0205.00	Upper	173.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0206.00	Upper	125.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0207.00	Upper	223.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0208.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0210.00	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0211.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0212.00	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0213.00	Moderate	74.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0214.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0215.00	Upper	173.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0216.00	Low	43.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0217.00	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0218.00	Moderate	76.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0219.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0220.00	Low	38.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0221.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0222.00	Low	50.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0224.00	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0226.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0227.00	Upper	166.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0228.00	Moderate	53.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0229.00	Upper	138.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0230.00	Low	45.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0231.00	Upper	137.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0232.00	Moderate	50.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0233.00	Moderate	76.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0234.00	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0235.00	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0236.00	Low	36.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0238.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0240.00	Low	46.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0241.00	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0242.00	Moderate	77.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0243.00	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0244.00	Moderate	58.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0245.00	Middle	114.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0246.00	Moderate	73.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0247.00	Moderate	54.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0248.00	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0249.00	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0250.00	Moderate	62.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0251.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0252.00	Moderate	71.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0253.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0254.00	Moderate	57.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0255.00	Low	28.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0256.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0257.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0258.00	Moderate	55.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0259.01	Moderate	68.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0259.02	Low	26.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0260.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0261.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0262.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0263.00	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0264.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0265.00	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0266.00	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0267.00	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0268.00	Moderate	68.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0269.00	Middle	102.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0270.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0271.00	Upper	133.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0272.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0273.00	Moderate	75.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0274.00	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0275.00	Middle	119.9

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0276.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0277.00	Moderate	76.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0278.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0279.00	Middle	97.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0280.00	Middle	98.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0281.00	Low	34.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0282.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0283.00	Low	48.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0284.00	Moderate	72.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0285.01	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0285.02	Moderate	51.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0286.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0287.00	Moderate	59.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0288.00	Middle	94.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0289.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0290.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0291.00	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0292.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0293.00	Low	47.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0294.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0295.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0296.00	Moderate	65.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0297.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0298.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0299.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0300.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0301.00	Moderate	68.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0302.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0303.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0304.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0305.00	Middle	118.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0306.00	Moderate	61.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0307.00	Low	50.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0308.00	Middle	87.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0309.00	Middle	100.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0311.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0313.00	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0314.01	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0314.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0315.00	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0317.01	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0317.02	Upper	120.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0319.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0321.00	Moderate	76.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0323.00	Middle	109.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0325.00	Moderate	61.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0326.00	Low	34.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0327.00	Moderate	71.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0328.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0329.00	Moderate	64.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0330.00	Low	37.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0331.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0333.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0335.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0336.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0337.01	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0337.02	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0339.00	Moderate	77.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0340.00	Low	31.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0341.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0342.00	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0343.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0345.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0347.00	Low	35.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0348.00	Moderate	55.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0349.01	Low	39.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0349.02	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0350.00	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0351.01	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0351.02	Moderate	63.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0352.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0353.01	Low	48.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0353.02	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0354.00	Middle	81.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0355.00	Middle	80.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0356.01	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0356.02	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0357.01	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0357.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0359.00	Low	47.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0360.01	Moderate	60.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0360.02	Low	41.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0361.00	Low	45.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0362.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0363.00	Low	41.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0364.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0365.01	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0365.02	Moderate	75.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0366.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0367.00	Moderate	71.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0369.00	Moderate	50.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0370.00	Middle	102.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0371.00	Middle	93.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0373.00	Moderate	64.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0374.01	Middle	81.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0374.02	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0375.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0377.00	Middle	86.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0379.00	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0381.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0382.00	Low	23.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0383.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0385.00	Upper	124.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0386.00	Middle	94.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0387.00	Middle	85.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0388.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0389.00	Middle	93.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0390.00	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0391.00	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0392.00	Moderate	72.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0393.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0394.00	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0395.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0396.00	Middle	100.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0397.00	Moderate	73.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0398.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0399.00	Middle	92.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0400.00	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0401.00	Moderate	64.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0402.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0403.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0404.00	Middle	103.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0405.00	Moderate	77.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0406.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0407.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0408.00	Upper	132.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0409.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0410.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0411.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0412.00	Middle	118.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0413.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0414.01	Moderate	79.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0414.02	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0415.00	Middle	94.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0416.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0417.00	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0418.00	Middle	85.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0419.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0420.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0421.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0422.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0423.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0424.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0425.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0426.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0427.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0428.00	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0429.00	Low	45.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0430.00	Moderate	58.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0431.00	Moderate	59.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0432.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0433.00	Low	41.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0434.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0435.00	Moderate	66.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0436.00	Middle	90.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0437.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0438.00	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0439.00	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0440.00	Middle	101.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0441.00	Moderate	55.7



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0442.00	Middle	116.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0443.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0444.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0445.00	Middle	84.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0446.00	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0447.00	Low	42.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0448.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0449.01	Low	29.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0449.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0450.00	Middle	95.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0452.00	Middle	118.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0453.00	Low	31.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0454.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0456.00	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0458.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0460.00	Middle	89.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0462.01	Moderate	79.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0462.02	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0464.00	Moderate	72.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0468.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0470.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0472.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0474.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0476.00	Middle	85.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0477.00	Upper	183.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0478.00	Middle	84.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0480.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0481.00	Middle	83.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0482.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0484.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0485.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0486.00	Moderate	61.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0488.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0489.00	Low	34.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0490.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0491.00	Low	42.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0492.00	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0493.01	Low	32.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0493.02	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0494.00	Upper	122.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0495.00	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0496.00	Moderate	73.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0497.00	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0498.00	Middle	115.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0499.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0500.01	Upper	148.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0500.02	Upper	171.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0501.00	Upper	159.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0502.02	Upper	170.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0503.00	Upper	180.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0504.01	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0504.02	Upper	269.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0505.00	Low	48.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0506.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0507.00	Moderate	56.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0508.01	Moderate	74.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0508.03	Moderate	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0508.04	Middle	109.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0509.00	Low	39.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0510.01	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0510.02	Moderate	55.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0511.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0512.00	Moderate	73.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0513.00	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0514.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0515.00	Upper	197.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0516.01	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0516.02	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0517.00	Upper	254.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0518.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0519.00	Upper	222.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0520.00	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0523.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0525.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0526.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0527.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0528.00	Upper	176.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0529.00	Low	31.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0530.00	Moderate	69.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0531.01	Low	22.5

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0531.02	Moderate	55.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0532.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0533.00	Low	35.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0534.00	Moderate	65.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0535.00	Low	36.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0537.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0538.00	Middle	100.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0539.00	Low	29.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0542.00	Moderate	66.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0543.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0544.00	Middle	92.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0545.00	Low	31.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0546.00	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0547.00	Moderate	57.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0548.00	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0549.00	Middle	92.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0550.00	Middle	103.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0551.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0552.00	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0553.00	Upper	133.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0554.00	Moderate	79.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0555.00	Upper	226.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0556.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0557.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0558.00	Middle	98.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0560.00	Middle	103.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0561.00	Upper	126.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0562.00	Upper	131.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0563.01	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0563.02	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0564.00	Upper	126.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0565.00	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0566.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0568.00	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0569.00	Upper	177.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0570.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0571.00	Middle	117.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0572.00	Low	39.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0573.00	Upper	162.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0574.00	Middle	91.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0575.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0576.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0578.00	Middle	102.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0579.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0579.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0580.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0582.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0584.00	Middle	87.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0586.00	Middle	87.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0588.00	Middle	108.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0589.01	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0589.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0590.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0591.00	Upper	137.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0592.00	Moderate	75.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0593.00	Middle	117.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0594.02	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0594.03	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0594.04	Middle	98.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0596.00	Middle	105.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0598.00	Middle	86.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0600.00	Upper	131.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0606.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0608.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0610.02	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0610.03	Low	46.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0610.04	Moderate	59.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0612.00	Upper	154.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0616.00	Upper	175.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0620.00	Upper	134.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0622.00	Middle	97.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0626.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0628.00	Upper	121.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0632.00	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0636.00	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0638.00	Upper	138.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0640.00	Upper	165.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0642.00	Middle	110.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0644.00	Middle	105.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0646.00	Middle	102.7

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0648.00	Upper	138.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0650.00	Middle	89.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0652.00	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0654.00	Upper	129.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0656.00	Middle	117.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0658.00	Upper	154.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0660.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0662.00	Middle	96.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0666.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0670.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0672.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0674.00	Upper	122.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0676.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0678.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0680.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0682.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0686.00	Upper	140.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0688.00	Upper	139.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0690.00	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0692.00	Upper	162.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0696.01	Middle	118.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0696.02	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0698.00	Upper	139.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0700.00	Middle	112.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0702.01	Upper	131.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0702.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0702.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0706.01	Upper	160.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0706.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0720.00	Middle	88.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0722.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0724.00	Middle	96.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0726.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0728.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0730.00	Upper	135.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0732.00	Middle	113.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0734.00	Upper	129.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0736.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0738.00	Moderate	79.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0740.00	Middle	104.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0742.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0744.00	Upper	167.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0746.00	Upper	121.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0748.00	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0750.00	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0752.00	Upper	202.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0754.00	Upper	134.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0756.00	Upper	179.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0758.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0760.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0762.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0764.00	Middle	82.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0766.00	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0768.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0770.00	Middle	116.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0772.00	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0774.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0776.00	Middle	101.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0780.00	Upper	127.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0782.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0784.00	Middle	115.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0786.01	Middle	83.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0786.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0788.01	Moderate	58.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0788.02	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0790.01	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0790.02	Moderate	66.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0792.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0792.02	Moderate	76.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0794.00	Moderate	63.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0796.01	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0796.02	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0798.01	Upper	121.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0798.02	Middle	90.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0800.00	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0802.00	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0804.00	Moderate	77.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0806.00	Moderate	79.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0808.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0810.00	Moderate	68.2

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0814.00	Middle	87.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0816.00	Moderate	78.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0818.00	Middle	101.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0820.00	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0822.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0824.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0826.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0828.00	Middle	87.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0830.00	Middle	88.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0832.00	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0834.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0836.00	Middle	84.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0838.00	Middle	103.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0840.00	Middle	100.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0846.00	Middle	94.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0848.00	Middle	113.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0850.00	Middle	81.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0852.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0854.00	Moderate	78.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0856.00	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0858.00	Middle	81.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0860.00	Middle	87.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0862.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0864.00	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0866.00	Middle	84.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0868.00	Moderate	65.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0870.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0872.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0874.01	Middle	85.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0876.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0878.00	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0880.01	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0880.02	Middle	111.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0882.00	Moderate	70.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0884.00	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0886.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0888.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0890.00	Moderate	63.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0892.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0894.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0896.00	Moderate	67.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0898.00	Middle	85.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0900.00	Low	42.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0902.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0906.00	Low	36.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0908.00	Low	25.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0910.00	Low	30.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0912.00	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0916.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0918.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0920.00	Low	45.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0922.00	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0924.00	Moderate	53.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0928.00	Upper	130.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0930.00	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0932.00	Moderate	65.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0934.00	Middle	96.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0936.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0938.00	Middle	96.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0944.01	Upper	125.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0944.02	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0946.00	Upper	126.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0950.00	Middle	113.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0954.00	Upper	121.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0956.00	Middle	84.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0958.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0960.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0962.00	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0964.00	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0966.00	Moderate	79.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0968.00	Middle	103.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0970.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0974.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0982.00	Low	29.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0984.00	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0986.00	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0988.00	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0990.00	Upper	130.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0992.00	Middle	108.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0994.00	Middle	113.3



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0996.00	Middle	87.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	0998.00	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1004.00	Middle	98.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1006.00	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1008.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1010.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1012.00	Middle	104.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1014.00	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1016.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1018.00	Middle	98.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1020.00	Upper	136.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1022.00	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1024.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1026.00	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1028.01	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1028.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1034.01	Low	37.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1034.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1058.01	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1058.04	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1070.01	Moderate	51.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1070.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1070.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1078.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1098.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1104.00	Moderate	70.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1106.00	Low	36.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1110.00	Low	39.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1116.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1118.00	Middle	82.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1120.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1122.00	Moderate	56.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1124.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1126.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1128.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1130.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1132.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1134.00	Moderate	51.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1142.01	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1142.02	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1144.00	Moderate	79.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1146.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1150.00	Moderate	68.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1152.00	Moderate	69.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1156.00	Low	29.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1158.00	Moderate	75.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1160.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1162.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1164.00	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1166.00	Moderate	74.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1168.00	Moderate	57.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1170.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1172.01	Middle	87.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1172.02	Moderate	59.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1174.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1176.01	Moderate	78.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1176.02	Moderate	68.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1178.00	Low	34.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1180.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1182.01	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1182.02	Moderate	66.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1184.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1186.00	Middle	97.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1188.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1190.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1192.00	Middle	90.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1194.00	Moderate	53.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1196.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1198.00	Low	43.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1200.00	Moderate	53.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1202.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1208.01	Middle	103.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1208.02	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1208.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1210.00	Low	19.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1214.00	Low	27.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1220.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1237.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1502.00	Upper	172.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	1522.00	Upper	230.5

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	047 Kings County	9901.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3001.00	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3003.00	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3004.00	Middle	82.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3005.00	Middle	118.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3006.00	Upper	149.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3007.00	Middle	115.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3008.00	Middle	95.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3009.01	Upper	162.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3009.02	Upper	172.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3010.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3011.01	Moderate	79.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3011.02	Upper	129.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3012.00	Upper	157.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3013.00	Middle	99.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3014.00	Upper	168.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3015.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3016.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3017.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3018.00	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3019.00	Upper	184.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3020.00	Upper	154.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3021.01	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3021.02	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3022.00	Middle	112.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3023.00	Upper	131.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3024.00	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3025.01	Upper	164.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3025.02	Upper	141.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3026.00	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3027.00	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3028.00	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3029.00	Upper	126.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3030.00	Middle	98.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3031.01	Upper	129.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3031.02	Middle	118.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3032.03	Upper	122.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3032.04	Moderate	79.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3033.01	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3033.02	Middle	105.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3034.00	Upper	174.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3035.00	Middle	116.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3036.00	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3037.00	Middle	91.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3038.00	Middle	80.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3039.00	Upper	157.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3040.01	Upper	131.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3040.02	Moderate	78.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3041.00	Middle	83.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3042.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3042.03	Middle	91.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	3042.04	Moderate	58.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4043.00	Middle	84.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4044.00	Upper	137.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4045.00	Upper	122.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4046.00	Upper	130.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4047.00	Middle	111.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4048.00	Moderate	68.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4049.01	Middle	83.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4049.02	Middle	93.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4050.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4051.00	Middle	85.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4052.00	Moderate	74.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4053.01	Middle	88.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4053.02	Moderate	79.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4054.00	Middle	90.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4055.00	Middle	88.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4056.00	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4057.00	Middle	109.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4058.00	Middle	116.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4059.00	Middle	117.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4060.01	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4060.02	Middle	105.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4061.00	Upper	120.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4062.01	Middle	86.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4062.02	Middle	115.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4063.00	Upper	136.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4064.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4065.01	Upper	149.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4066.00	Upper	140.2

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4067.01	Moderate	66.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4067.02	Low	23.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4068.01	Low	42.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4068.02	Low	49.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4069.00	Moderate	53.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4070.00	Low	33.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4071.01	Middle	87.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4071.02	Middle	98.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4072.01	Low	44.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4072.03	Moderate	67.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4072.04	Moderate	72.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4073.01	Middle	117.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4073.02	Moderate	73.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4074.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4074.02	Moderate	79.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4075.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4075.02	Moderate	75.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4076.00	Middle	107.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4077.00	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4078.01	Upper	120.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4078.02	Moderate	52.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4079.00	Moderate	68.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4080.00	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4081.00	Middle	114.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4082.00	Middle	91.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4083.00	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4084.00	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4085.00	Middle	116.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4086.00	Middle	95.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4087.00	Middle	119.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4088.00	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4089.00	Middle	99.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4090.00	Middle	96.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4091.00	Middle	93.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4092.00	Middle	102.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4093.00	Middle	80.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4094.00	Middle	108.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4095.00	Upper	133.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4096.00	Middle	113.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4097.00	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4098.00	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4099.00	Middle	98.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4100.00	Middle	97.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4101.00	Upper	120.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4102.00	Middle	115.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4103.00	Middle	94.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4104.00	Middle	92.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4105.00	Middle	93.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4106.00	Middle	101.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4107.00	Middle	118.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4108.00	Middle	94.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4109.00	Middle	100.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4110.00	Moderate	63.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4111.00	Low	43.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4112.00	Middle	112.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4113.01	Upper	141.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4113.02	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4114.00	Upper	151.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4115.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4116.00	Upper	157.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4117.00	Middle	101.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4118.00	Middle	115.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4119.01	Middle	103.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4119.02	Upper	121.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4120.00	Upper	121.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4121.00	Moderate	79.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4122.00	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4123.01	Middle	84.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4123.02	Upper	142.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4124.00	Moderate	71.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4125.00	Upper	150.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4126.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4127.00	Upper	162.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4128.00	Middle	116.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4129.00	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4130.01	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4130.02	Middle	92.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4131.00	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4132.00	Moderate	69.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4133.00	Middle	110.8



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4134.00	Middle	118.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4135.00	Middle	111.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4136.00	Middle	101.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4137.00	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4138.03	Middle	115.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4138.04	Middle	117.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4139.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4140.01	Low	45.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4140.02	Moderate	69.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4141.00	Moderate	78.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4142.01	Moderate	75.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4142.02	Low	43.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4143.01	Moderate	61.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4143.03	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4143.04	Low	42.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4144.00	Moderate	51.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4145.01	Middle	104.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4145.02	Middle	92.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4146.00	Middle	119.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4147.00	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4148.00	Upper	122.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4149.00	Upper	134.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4150.00	Middle	109.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4151.01	Middle	108.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4151.02	Upper	156.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4152.01	Upper	129.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4152.02	Upper	150.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4153.00	Middle	115.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4154.01	Middle	114.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4154.02	Upper	135.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4155.00	Upper	123.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4156.00	Upper	130.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4157.00	Upper	121.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4158.02	Upper	128.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4160.00	Upper	120.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4161.00	Middle	98.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4162.01	Middle	111.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4162.02	Middle	95.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4163.00	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4164.01	Upper	126.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4164.02	Upper	130.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4165.00	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4166.00	Upper	122.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4167.01	Middle	88.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4167.02	Middle	94.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4168.01	Upper	130.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4168.02	Moderate	72.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	4169.00	Upper	148.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5170.00	Middle	106.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5171.01	Moderate	75.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5171.02	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5172.01	Low	46.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5172.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5173.01	Middle	98.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5173.02	Moderate	69.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5174.00	Upper	137.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5175.00	Middle	101.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5176.00	Middle	107.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5177.01	Upper	158.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5177.05	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5178.01	Upper	166.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5178.02	Upper	131.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5179.01	Upper	124.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5179.02	Middle	95.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5180.00	Middle	84.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5181.00	Upper	149.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5182.01	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5182.03	Upper	168.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5182.04	Upper	181.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5183.00	Upper	159.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5184.00	Upper	130.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5185.01	Upper	172.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5185.02	Middle	100.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5186.00	Upper	152.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5187.00	Upper	135.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5188.00	Upper	156.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5189.00	Middle	98.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5190.00	Middle	96.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5191.00	Middle	81.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5192.00	Middle	112.5

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5193.00	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5194.00	Middle	104.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5195.00	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5196.01	Upper	124.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5196.02	Upper	146.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5197.02	Upper	163.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5197.03	Upper	123.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5197.04	Upper	168.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5198.01	Upper	130.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5198.02	Upper	121.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5199.00	Middle	112.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5200.01	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5200.02	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5201.00	Upper	131.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5202.00	Middle	92.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5203.00	Middle	111.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5204.01	Middle	103.5
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5204.02	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5205.01	Middle	108.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5205.02	Middle	104.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5206.00	Middle	116.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5207.00	Middle	118.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5208.00	Middle	97.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5209.00	Middle	103.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5210.00	Middle	98.8
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5211.00	Middle	110.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5212.00	Middle	113.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5213.01	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5213.02	Middle	107.6
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5214.00	Upper	132.2
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5215.00	Middle	110.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5216.01	Upper	121.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5216.02	Upper	134.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5217.00	Upper	125.1
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5218.01	Middle	116.3
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5218.02	Middle	111.9
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5219.02	Upper	147.4
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5220.00	Middle	84.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	5227.00	Upper	120.7
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9801.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9811.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9821.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9901.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9902.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9903.01	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9903.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	059 Nassau County	9904.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0001.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0002.01	Low	36.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0002.02	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0005.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0006.00	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0007.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0008.00	Low	41.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0009.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0010.01	Upper	172.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0010.02	Low	32.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0012.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0013.00	Upper	256.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0014.01	Upper	168.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0014.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0015.01	Upper	179.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0015.02	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0016.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0018.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0020.00	Low	30.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0021.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0022.01	Low	34.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0022.02	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0024.00	Low	23.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0025.00	Low	30.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0026.01	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0026.02	Middle	91.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0027.00	Upper	155.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0028.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0029.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0029.02	Low	47.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0030.01	Moderate	75.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0030.02	Middle	100.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0031.00	Upper	284.3

## Citibank. National Association - Census Tract Listing

[illegible]

## Citibank. National Association - Census Tract Listing

[illegible]



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0166.00	Low	45.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0167.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0168.00	Low	38.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0169.00	Upper	250.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0170.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0171.00	Upper	233.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0172.00	Low	39.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0173.00	Upper	244.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0174.01	Low	37.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0174.02	Moderate	58.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0175.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0177.00	Upper	148.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0178.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0179.00	Upper	281.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0180.00	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0181.00	Upper	138.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0182.00	Low	46.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0183.00	Upper	262.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0184.00	Low	37.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0185.00	Upper	212.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0186.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0187.00	Upper	253.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0188.00	Low	34.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0189.00	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0190.00	Middle	100.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0191.00	Upper	213.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0192.00	Low	33.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0193.00	Middle	81.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0194.00	Low	41.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0195.00	Upper	149.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0196.00	Moderate	50.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0197.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0197.02	Upper	150.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0198.00	Upper	141.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0199.00	Upper	266.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0200.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0201.01	Upper	280.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0201.02	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0203.00	Middle	100.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0205.00	Upper	253.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0206.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0207.01	Upper	143.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0208.00	Upper	132.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0209.01	Low	48.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0210.00	Moderate	51.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0211.00	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0212.00	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0213.03	Moderate	69.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0214.00	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0215.00	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0216.00	Moderate	72.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0217.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0218.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0219.00	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0220.00	Middle	115.9

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0242.00	Low	48.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0243.01	Moderate	76.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0243.02	Low	31.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0245.00	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0247.00	Middle	85.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0249.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0251.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0253.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0255.00	Middle	110.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0257.00	Middle	113.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0259.00	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0261.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0263.00	Moderate	60.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0265.00	Upper	123.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0267.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0269.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0271.00	Middle	104.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0273.00	Upper	129.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0275.00	Upper	200.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0277.00	Low	38.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0279.00	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0281.00	Upper	184.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0283.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0285.00	Moderate	65.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0287.00	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0291.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0293.00	Moderate	55.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0295.00	Middle	115.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0297.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0299.00	Low	42.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0303.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0307.00	Upper	153.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0309.00	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0311.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0317.03	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0317.04	Upper	251.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	061 New York County	0319.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0001.01	Upper	181.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0001.02	Upper	272.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0001.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0001.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0002.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0004.00	Middle	80.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0006.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0007.01	Upper	244.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0007.02	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0008.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0010.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0012.00	Middle	88.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0014.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0016.00	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0018.00	Middle	113.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0019.01	Upper	222.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0019.02	Upper	212.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0019.03	Upper	236.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0020.00	Middle	109.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0022.00	Middle	97.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0024.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0025.00	Low	40.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0026.00	Upper	131.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0028.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0030.00	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0031.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0032.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0033.01	Upper	160.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0033.02	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0034.00	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0036.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0037.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0038.00	Middle	90.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0039.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0040.01	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0040.02	Moderate	60.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0042.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0043.00	Low	41.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0044.01	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0045.00	Upper	126.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0047.00	Low	49.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0050.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0051.00	Moderate	60.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0052.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0053.00	Upper	138.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0054.00	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0055.00	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0057.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0058.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0059.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0061.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0062.01	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0062.02	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0063.00	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0065.01	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0065.02	Middle	93.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0069.00	Upper	148.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0071.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0073.00	Upper	151.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0075.00	Upper	166.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0077.00	Upper	146.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0079.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0081.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0083.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0085.00	Moderate	67.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0086.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0087.00	Low	27.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0088.00	Middle	112.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0091.00	Upper	139.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0094.00	Middle	95.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0095.00	Middle	111.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0096.00	Middle	105.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0097.00	Upper	144.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0098.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0099.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0100.00	Upper	139.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0101.00	Middle	81.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0102.00	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0103.00	Moderate	76.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0104.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0105.00	Moderate	78.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0106.00	Upper	131.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0107.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0108.00	Middle	93.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0110.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0111.00	Upper	128.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0112.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0113.00	Middle	116.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0114.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0115.00	Upper	147.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0116.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0117.00	Middle	111.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0118.00	Middle	116.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0119.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0120.00	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0121.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0122.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0123.01	Upper	151.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0124.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0125.00	Middle	102.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0126.01	Middle	90.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0126.02	Moderate	72.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0128.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0130.00	Middle	106.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0132.00	Middle	100.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0134.00	Upper	130.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0135.00	Upper	144.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0136.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0137.00	Middle	117.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0138.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0140.00	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0141.00	Middle	92.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0142.01	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0142.02	Middle	103.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0143.00	Middle	92.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0144.00	Moderate	65.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0145.00	Middle	100.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0147.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0148.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0149.00	Middle	91.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0150.00	Middle	91.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0151.00	Moderate	75.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0152.00	Moderate	74.2



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0153.00	Upper	144.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0154.00	Middle	93.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0155.00	Upper	127.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0156.00	Middle	88.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0157.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0158.01	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0158.02	Middle	101.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0159.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0161.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0163.00	Low	48.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0164.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0166.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0168.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0169.00	Middle	107.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0170.00	Middle	93.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0171.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0171.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0172.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0174.00	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0176.00	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0178.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0179.01	Middle	81.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0179.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0180.00	Middle	97.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0181.01	Moderate	78.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0181.02	Upper	126.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0182.00	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0183.00	Middle	112.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0184.01	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0184.02	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0185.01	Middle	86.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0185.02	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0186.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0187.00	Middle	105.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0188.00	Middle	110.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0189.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0190.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0192.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0194.00	Middle	97.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0196.00	Middle	91.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0198.00	Middle	103.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0199.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0199.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0199.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0202.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0204.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0205.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0206.00	Middle	91.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0208.00	Middle	86.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0212.00	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0214.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0216.01	Upper	155.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0216.02	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0216.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0219.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0220.01	Middle	94.8

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0261.00	Moderate	78.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0262.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0263.00	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0264.00	Middle	104.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0265.01	Moderate	65.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0265.02	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0266.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0267.00	Moderate	62.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0269.01	Middle	83.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0269.02	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0270.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0271.01	Moderate	60.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0271.02	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0272.00	Middle	91.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0273.01	Moderate	59.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0273.02	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0274.00	Moderate	74.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0275.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0276.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0277.01	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0277.02	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0278.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0279.00	Middle	91.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0280.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0281.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0282.00	Middle	93.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0283.00	Middle	84.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0284.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0285.00	Middle	106.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0287.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0288.01	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0288.02	Middle	112.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0288.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0289.00	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0291.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0293.00	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0294.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0295.00	Middle	87.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0297.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0299.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0306.00	Middle	118.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0309.03	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0309.04	Middle	117.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0309.05	Middle	104.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0309.06	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0317.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0320.00	Middle	97.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0327.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0328.00	Middle	100.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0329.00	Middle	83.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0330.00	Middle	102.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0331.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0334.01	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0334.03	Middle	93.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0334.04	Moderate	62.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0334.05	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0337.00	Upper	129.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0339.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0347.00	Moderate	73.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0351.00	Moderate	73.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0352.00	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0353.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0357.00	Middle	115.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0358.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0361.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0363.00	Moderate	77.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0365.00	Moderate	70.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0366.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0367.00	Moderate	55.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0368.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0371.00	Middle	106.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0373.00	Middle	84.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0375.01	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0375.02	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0376.00	Upper	120.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0377.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0379.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0381.00	Moderate	65.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0383.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0383.02	NA	0.0

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0384.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0394.00	Middle	109.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0398.00	Upper	138.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0399.01	Middle	90.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0399.02	Low	35.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0400.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0401.01	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0401.02	Moderate	63.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0402.00	Upper	152.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0403.01	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0403.02	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0404.00	Middle	96.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0405.01	Low	47.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0405.02	Middle	91.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0407.01	Low	49.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0407.02	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0409.01	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0409.02	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0411.00	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0413.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0414.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0415.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0424.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0426.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0427.00	Low	45.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0432.00	Upper	123.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0434.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0437.01	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0437.02	Moderate	58.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0439.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0440.00	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0443.01	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0443.02	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0444.00	Moderate	60.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0446.01	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0446.02	Moderate	50.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0448.00	Middle	81.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0450.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0452.00	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0454.00	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0455.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0456.00	Middle	89.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0457.00	Moderate	76.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0458.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0459.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0460.00	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0461.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0462.00	Moderate	77.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0463.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0464.00	Middle	108.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0465.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0466.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0467.00	Moderate	50.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0468.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0469.01	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0469.02	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0470.00	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0471.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0472.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0473.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0475.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0476.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0478.01	Middle	102.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0478.02	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0479.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0480.00	Middle	97.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0481.00	Moderate	72.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0482.00	Middle	87.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0483.01	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0483.02	Middle	93.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0484.00	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0485.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0489.00	Moderate	77.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0492.01	Middle	84.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0492.02	Middle	110.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0493.01	Moderate	79.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0493.02	Middle	99.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0495.00	Upper	138.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0496.00	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0497.00	Middle	87.2

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0499.00	Moderate	72.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0500.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0502.01	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0502.02	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0504.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0505.00	Middle	113.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0506.00	Upper	130.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0507.00	Middle	108.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0508.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0510.00	Middle	109.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0511.00	Upper	134.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0512.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0513.00	Middle	104.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0515.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0516.00	Upper	122.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0517.00	Upper	135.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0518.00	Middle	94.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0520.00	Middle	97.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0521.00	Upper	124.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0522.00	Middle	110.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0524.00	Upper	120.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0525.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0526.00	Middle	113.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0528.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0530.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0531.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0532.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0534.01	Middle	119.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0535.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0535.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0536.01	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0538.00	Middle	114.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0539.01	Middle	112.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0539.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0540.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0542.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0545.00	Moderate	58.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0547.00	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0548.00	Middle	85.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0549.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0551.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0552.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0553.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0554.00	Middle	99.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0555.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0556.00	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0557.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0558.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0559.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0560.00	Middle	105.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0561.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0562.00	Middle	114.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0564.00	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0565.00	Middle	83.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0566.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0567.00	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0568.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0577.00	Middle	89.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0579.00	Moderate	75.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0580.00	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0581.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0582.00	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0583.00	Middle	106.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0585.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0587.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0589.00	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0590.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0591.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0592.00	Upper	171.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0593.00	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0594.00	Upper	162.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0595.01	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0595.02	Middle	83.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0596.00	Upper	142.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0598.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0599.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0600.00	Upper	143.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0601.00	Upper	122.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0603.00	Middle	102.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0606.00	Middle	104.8



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0607.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0608.00	Upper	142.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0610.00	Upper	186.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0612.00	Upper	144.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0613.01	Middle	83.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0613.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0614.00	Upper	150.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0616.01	Upper	135.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0616.02	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0618.00	Upper	131.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0619.00	Upper	146.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0620.00	Middle	115.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0621.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0622.00	Upper	150.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0623.00	Middle	111.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0624.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0625.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0626.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0627.00	Middle	108.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0629.00	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0630.00	Upper	168.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0632.00	Upper	121.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0633.01	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0633.02	Upper	160.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0635.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0637.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0638.00	Upper	157.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0639.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0641.01	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0641.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0645.00	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0646.00	Middle	111.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0650.00	Upper	125.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0654.01	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0654.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0655.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0656.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0657.02	Middle	101.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0657.03	Upper	129.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0659.00	Upper	143.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0660.00	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0661.00	Upper	143.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0663.01	Upper	138.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0663.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0664.01	Upper	164.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0664.02	Middle	119.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0664.03	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0664.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0665.01	Upper	138.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0667.01	Upper	136.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0669.00	Upper	124.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0671.00	Upper	160.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0677.00	Upper	154.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0679.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0680.00	Middle	107.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0682.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0683.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0687.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0690.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0693.00	Middle	109.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0694.00	Middle	102.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0695.00	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0697.01	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0697.02	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0703.00	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0707.00	Upper	161.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0709.00	Middle	118.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0711.00	Upper	132.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0713.03	Upper	123.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0713.04	Upper	125.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0713.05	Middle	113.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0713.06	Upper	138.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0716.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0717.01	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0717.02	Middle	101.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0719.00	Moderate	78.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0721.00	Upper	122.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0723.00	Upper	232.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0729.00	Upper	184.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0731.00	Upper	162.3

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0737.00	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0739.00	Upper	188.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0741.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0743.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0745.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0747.00	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0749.00	Upper	236.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0757.01	Upper	175.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0757.02	Upper	154.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0769.01	Upper	133.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0769.02	Upper	123.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0773.00	Upper	141.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0775.00	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.02	Upper	124.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.03	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.04	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.05	Middle	110.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.06	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.07	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0779.08	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0788.00	Upper	127.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0790.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0792.00	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0793.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0797.01	Low	49.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0797.02	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0799.00	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0803.01	Moderate	66.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0803.02	Moderate	69.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0809.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0814.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0818.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0837.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0838.00	Middle	119.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0840.00	Middle	102.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0845.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0846.01	Middle	110.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0846.02	Middle	83.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0849.01	Low	38.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0849.02	Moderate	53.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0853.00	Moderate	57.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0855.00	Moderate	53.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0857.00	Moderate	59.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0859.00	Middle	82.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0861.00	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0863.00	Moderate	58.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0864.00	Upper	132.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0865.00	Low	48.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0869.00	Low	48.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0871.00	Low	45.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0884.00	Upper	135.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0889.02	Moderate	57.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0889.03	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0892.01	Upper	148.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0892.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0907.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0916.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0916.03	Upper	162.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0916.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0918.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0919.00	Moderate	74.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0922.00	Upper	203.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0925.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0928.00	Upper	180.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0929.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0934.01	Upper	134.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0934.02	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0938.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0939.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0942.01	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0942.02	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0942.03	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0945.00	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0947.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0954.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0964.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0972.02	Low	32.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0972.04	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0972.05	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0972.06	Low	49.5

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0972.07	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0973.00	Upper	152.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0981.00	Upper	121.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0987.00	Upper	133.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0991.00	Middle	118.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0992.00	Moderate	68.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0997.01	Upper	123.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0997.03	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0997.04	Upper	153.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0997.05	Upper	147.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0998.01	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0998.02	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	0999.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1008.01	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1008.03	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1008.04	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1010.02	Upper	120.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1010.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1010.04	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1017.00	Middle	109.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1029.00	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1032.01	Moderate	63.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1032.02	Middle	84.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1033.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1039.00	Middle	86.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1047.00	Middle	83.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1059.00	Middle	116.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1072.01	Middle	110.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1072.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1085.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1093.00	Upper	200.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1097.00	Upper	122.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1099.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1113.00	Upper	162.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1123.00	Upper	140.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1129.00	Upper	135.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1133.00	Upper	136.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1139.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1141.00	Upper	145.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1147.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1151.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1155.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1157.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1159.00	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1161.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1163.01	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1163.02	Low	48.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1167.00	Low	49.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1171.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1175.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1181.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1185.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1187.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1189.00	Moderate	79.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1191.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1193.00	Moderate	73.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1195.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1199.00	Middle	114.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1201.00	Moderate	75.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1203.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1205.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1207.01	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1207.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1211.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1215.00	Middle	118.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1223.00	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1227.02	Low	45.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1227.03	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1227.04	Middle	102.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1241.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1247.00	Upper	126.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1257.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1265.00	Upper	152.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1267.00	Upper	127.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1277.00	Upper	189.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1283.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1291.02	Upper	142.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1291.03	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1291.04	Upper	122.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1301.00	Middle	113.5



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1333.00	Upper	131.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1339.00	Upper	169.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1341.00	Middle	103.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1347.01	Middle	90.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1347.02	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1367.00	Middle	117.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1377.00	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1385.01	Middle	112.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1385.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1399.00	Upper	173.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1403.00	Middle	95.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1409.01	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1409.02	Middle	103.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1417.00	Moderate	74.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1429.00	Upper	123.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1435.00	Upper	127.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1441.00	Upper	129.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1447.00	Middle	86.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1451.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1451.02	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1459.00	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1463.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1467.00	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1471.00	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1479.00	Upper	125.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1483.00	Upper	174.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1507.01	Upper	178.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1507.02	Upper	125.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1529.01	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1529.02	Upper	148.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1551.01	Upper	209.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1551.03	Middle	113.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1551.04	Upper	162.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1567.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1571.01	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1571.02	Upper	135.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1579.01	Upper	143.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1579.02	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1579.03	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1617.00	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	1621.00	Middle	106.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	081 Queens County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0003.00	Middle	104.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0006.00	Middle	109.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0007.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0008.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0009.00	Middle	92.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0011.00	Moderate	51.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0017.00	Middle	118.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0018.00	Middle	86.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0020.01	Upper	125.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0020.02	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0021.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0027.00	Low	46.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0029.00	Moderate	54.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0033.00	Upper	134.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0036.00	Middle	116.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0039.00	Middle	103.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0040.01	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0040.02	Upper	131.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0040.03	Low	15.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0040.04	Middle	119.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0047.00	Upper	136.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0050.00	Middle	94.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0059.01	Middle	95.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0059.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0064.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0067.00	Upper	200.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0070.01	Upper	120.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0070.02	Upper	143.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0074.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0075.00	Moderate	78.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0077.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0081.00	Middle	87.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0096.01	Upper	125.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0096.02	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0097.01	Upper	122.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0097.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0105.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0112.01	Middle	110.4

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0112.03	Middle	83.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0112.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0114.01	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0114.02	Middle	118.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0121.00	Upper	173.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0122.00	Middle	112.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0125.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0128.04	Upper	124.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0128.05	Upper	120.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0128.06	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0132.01	Upper	135.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0132.03	Upper	147.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0132.04	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0133.01	Low	26.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0133.02	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0134.00	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0138.00	Upper	148.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0141.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0146.04	Upper	149.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0146.05	Upper	142.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0146.06	Upper	146.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0146.07	Upper	122.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0146.08	Upper	144.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0147.00	Upper	169.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0151.00	Upper	148.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0154.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0156.01	Upper	152.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0156.02	Upper	142.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0156.03	Middle	116.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0169.01	Upper	152.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.05	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.07	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.09	Upper	149.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.11	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.12	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.13	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.14	Upper	121.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.15	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0170.16	Upper	131.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0173.00	Moderate	68.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0176.00	Upper	183.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0177.01	Upper	183.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0177.02	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0181.00	Upper	123.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0187.01	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0187.03	Upper	133.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0187.04	Upper	172.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0189.01	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0189.02	Upper	130.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0197.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0198.00	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0201.00	Upper	149.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0207.01	Middle	89.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0207.02	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0208.03	Upper	140.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0208.04	Middle	119.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0208.05	Upper	132.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0208.06	Upper	160.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0213.00	Middle	99.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0223.00	Moderate	65.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0226.01	Upper	157.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0226.02	Upper	188.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0228.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0228.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0231.00	Moderate	78.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0239.00	Middle	107.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0244.01	Upper	148.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0244.02	Upper	142.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0247.00	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0248.00	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0251.00	Upper	170.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0273.01	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0273.02	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0277.02	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0277.04	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0277.05	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0277.06	Upper	121.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0279.00	Upper	205.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0291.02	Middle	100.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0291.04	Upper	139.9

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0291.05	Upper	162.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0291.06	Upper	141.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0303.01	Middle	107.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0303.02	Middle	111.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0319.01	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0319.02	Middle	108.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	0323.00	Upper	143.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	085 Richmond County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0101.01	Upper	168.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0101.02	Upper	158.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0102.00	Upper	134.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0105.01	Upper	162.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0105.03	Upper	167.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0105.04	Middle	104.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0106.01	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0106.02	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0107.01	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0107.02	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0107.03	Moderate	78.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0108.01	Upper	221.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0108.02	Upper	194.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0108.03	Upper	178.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0108.04	Upper	171.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0109.01	Upper	183.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0109.02	Upper	150.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0110.00	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0111.01	Upper	143.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0111.02	Upper	136.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0112.00	Upper	210.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0113.02	Upper	177.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0113.03	Upper	166.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0113.04	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0113.05	Middle	86.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0114.01	Upper	204.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0114.03	Upper	187.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0114.04	Upper	159.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0114.05	Upper	141.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.05	Low	34.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.06	Low	27.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.07	Upper	147.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.08	Upper	149.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.09	Upper	150.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.10	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.11	Middle	106.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0115.12	Upper	160.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0116.01	Upper	202.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0116.02	Upper	126.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0116.03	Upper	168.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0117.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0118.00	Middle	94.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0119.01	Upper	143.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0119.02	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0120.00	Upper	126.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.07	Low	41.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.08	Low	25.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.09	Low	35.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.10	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.11	Moderate	74.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.12	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.13	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.14	Low	48.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.15	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0121.16	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0122.03	Moderate	76.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0122.04	Moderate	54.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0122.05	Low	45.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0122.06	Low	42.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0123.01	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0123.02	Low	43.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0124.01	Moderate	72.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0124.03	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0124.04	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0125.03	Upper	143.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0125.04	Upper	172.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0125.05	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0125.06	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0126.00	Upper	165.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0127.00	Upper	164.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0128.00	Upper	186.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0130.01	Upper	206.0

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0130.02	Upper	197.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0130.03	Upper	240.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0131.01	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0131.02	Upper	243.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0132.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0133.00	Upper	178.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0134.01	Upper	165.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	087 Rockland County	0134.02	Upper	210.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1101.01	Upper	169.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1101.03	Middle	119.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1101.04	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1102.00	Upper	125.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1103.00	Upper	160.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1104.01	Upper	135.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1104.02	Upper	124.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1105.01	Upper	158.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1105.02	Upper	131.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1106.01	Middle	103.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1106.02	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1108.01	Upper	138.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1108.03	Upper	143.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1109.01	Middle	95.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1109.02	Middle	85.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1110.01	Middle	115.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1110.02	Moderate	69.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1111.01	Middle	94.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1111.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1111.03	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1112.01	Middle	86.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1112.02	Middle	85.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1113.00	Middle	118.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1114.01	Upper	136.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1114.02	Middle	116.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1115.03	Middle	117.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1115.04	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1115.06	Upper	163.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1115.07	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1115.08	Middle	100.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1116.01	Middle	108.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1116.02	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1117.01	Middle	116.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1117.03	Middle	100.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1117.04	Middle	110.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1118.01	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1118.02	Middle	111.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1118.03	Upper	129.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1118.04	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1119.00	Upper	126.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1120.01	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1120.02	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1121.02	Upper	140.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1121.03	Middle	105.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1121.04	Upper	145.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.04	Middle	110.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.11	Upper	121.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.12	Upper	173.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.13	Upper	133.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.15	Middle	115.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.16	Upper	128.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.17	Upper	175.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.18	Middle	119.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.19	Moderate	67.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1122.20	Upper	129.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1223.00	Middle	101.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1224.05	Middle	98.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1224.06	Moderate	68.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1224.07	Upper	126.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1224.08	Middle	94.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1225.01	Moderate	56.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1225.02	Middle	84.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1226.02	Middle	101.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1226.03	Middle	91.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1226.04	Middle	106.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1226.05	Middle	88.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1227.04	Middle	99.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1227.05	Moderate	78.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1227.06	Middle	97.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1227.07	Middle	93.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1228.01	Moderate	72.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1228.02	Middle	86.1



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1229.01	Middle	94.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1229.02	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1230.01	Middle	92.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1230.02	Moderate	78.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1231.01	Middle	96.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1231.02	Middle	86.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1232.01	Moderate	74.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1232.03	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1232.04	Middle	90.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1233.03	Moderate	66.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1233.04	Middle	83.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1234.01	Middle	95.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1234.03	Middle	80.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1234.04	Middle	85.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1235.00	Moderate	63.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1236.00	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1237.01	Moderate	66.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1237.03	Moderate	76.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1237.04	Moderate	55.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1238.01	Middle	89.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1238.02	Moderate	74.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1239.00	Middle	88.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1240.01	Middle	97.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1240.02	Middle	93.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1241.01	Moderate	79.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1241.02	Moderate	75.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1242.00	Middle	82.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1243.01	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1243.02	Middle	82.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1244.01	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1244.02	Middle	94.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1245.00	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1246.01	Middle	111.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1246.02	Middle	103.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1347.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1347.03	Upper	146.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1347.04	Middle	101.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1349.02	Upper	138.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1349.06	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1349.07	Middle	104.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1349.08	Upper	165.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1349.09	Upper	131.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1350.02	Middle	116.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1350.03	Middle	109.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1350.04	Upper	143.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1350.05	Upper	140.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1351.01	Upper	128.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1351.02	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1351.03	Upper	148.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1351.04	Middle	104.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1352.01	Upper	135.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1352.05	Upper	120.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1352.08	Middle	117.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1352.09	Middle	108.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1353.03	Upper	124.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1353.05	Middle	97.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1353.06	Middle	117.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1354.01	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1354.02	Middle	100.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1354.03	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1355.00	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1456.01	Moderate	53.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1456.02	Middle	86.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1456.03	Moderate	68.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1456.04	Moderate	67.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1456.05	Moderate	75.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1457.01	Middle	93.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1457.02	Moderate	68.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1457.03	Moderate	78.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1457.05	Moderate	56.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1457.06	Middle	90.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.03	Middle	115.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.04	Moderate	71.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.07	Middle	99.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.08	Middle	99.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.09	Middle	114.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1458.10	Middle	88.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1459.01	Middle	86.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1459.03	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1459.04	Moderate	53.1

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1459.05	Moderate	69.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1460.01	Middle	85.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1460.02	Moderate	60.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1460.04	Low	48.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1460.05	Middle	100.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1461.02	Moderate	75.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1461.03	Middle	101.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1461.05	Moderate	65.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1461.06	Middle	83.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.01	Moderate	72.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.03	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.04	Middle	84.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.05	Middle	81.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1462.06	Middle	101.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1463.00	Moderate	73.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1464.02	Middle	91.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1464.03	Low	47.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1464.04	Moderate	65.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1465.00	Middle	105.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.07	Moderate	65.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.08	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.11	Moderate	76.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.12	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.13	Middle	89.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.14	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.16	Middle	117.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.17	Middle	92.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.18	Middle	85.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.19	Moderate	78.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1466.20	Middle	83.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1467.03	Middle	91.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1467.04	Middle	95.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1467.05	Upper	131.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1467.06	Middle	103.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1468.00	Middle	108.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1469.01	Upper	121.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1469.02	Middle	119.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1470.01	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1470.03	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1470.04	Middle	100.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1471.00	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1472.01	Upper	124.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1472.02	Moderate	70.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1473.01	Low	46.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1473.02	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1474.01	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1474.02	Middle	119.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1475.02	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1475.03	Upper	128.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1475.04	Upper	129.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1475.05	Middle	87.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1476.01	Middle	115.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1476.02	Middle	119.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1477.01	Middle	97.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1477.02	Middle	110.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1478.02	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1478.03	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1478.04	Upper	125.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1479.01	Moderate	76.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1479.02	Upper	120.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.01	Upper	163.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.09	Upper	130.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.10	Upper	144.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.11	Middle	107.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.12	Middle	116.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.13	Middle	100.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.14	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.15	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.16	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1580.17	Middle	114.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.02	Middle	90.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.03	Middle	84.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.07	Middle	102.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.08	Middle	117.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.11	Middle	95.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.12	Moderate	73.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.14	Middle	94.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.16	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.17	Moderate	65.1

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.18	Middle	94.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.19	Middle	87.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1581.20	Middle	96.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1582.05	Upper	126.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1582.06	Middle	97.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1582.07	Upper	133.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1582.08	Middle	84.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1582.09	Middle	89.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.04	Upper	121.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.06	Middle	104.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.09	Middle	80.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.10	Moderate	62.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.15	Middle	90.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.17	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.18	Middle	88.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.19	Middle	87.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.20	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.22	Middle	116.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.24	Middle	103.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.25	Middle	80.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.26	Middle	86.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.27	Middle	101.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.28	Middle	113.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1583.29	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.01	Middle	89.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.02	Middle	112.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.03	Middle	90.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.07	Middle	98.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.08	Middle	84.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.09	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.10	Moderate	58.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.11	Upper	125.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1584.12	Moderate	77.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.02	Moderate	75.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.05	Middle	104.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.06	Middle	93.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.09	Moderate	63.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.10	Moderate	79.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.11	Middle	93.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.12	Middle	95.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.13	Middle	82.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1585.14	Middle	114.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.04	Middle	94.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.05	Middle	98.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.06	Middle	108.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.07	Middle	107.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.08	Moderate	79.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1586.09	Middle	91.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.05	Moderate	70.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.07	Middle	88.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.08	Moderate	66.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.09	Middle	97.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.10	Middle	84.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.11	Middle	91.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.12	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.13	Moderate	53.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.14	Moderate	69.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1587.15	Moderate	63.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1588.02	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1588.03	Middle	103.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1588.05	Middle	100.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1588.06	Moderate	66.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1589.01	Middle	88.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1589.02	Moderate	78.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1590.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.03	Moderate	51.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.06	Middle	80.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.07	Moderate	65.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.08	Middle	91.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.09	Moderate	51.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.10	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.11	Middle	103.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1591.12	Moderate	68.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1592.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1592.03	Middle	97.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1592.04	Middle	89.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1593.00	Upper	124.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.06	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.07	Middle	106.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.08	Middle	102.4



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.10	Middle	93.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.11	Moderate	76.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.13	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.14	Middle	103.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.15	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1594.16	Moderate	74.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.09	Moderate	64.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.10	Moderate	77.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.11	Moderate	63.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.12	Middle	80.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.13	Moderate	50.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.14	Low	49.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.15	Moderate	71.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.16	Moderate	75.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.17	Moderate	71.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1595.18	Moderate	58.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1596.02	Middle	102.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1596.03	Moderate	70.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1596.04	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1597.00	Upper	136.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1697.01	Upper	134.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1697.03	Moderate	72.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1697.05	Middle	82.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1697.06	Low	46.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1698.00	Moderate	54.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1699.03	Moderate	65.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1699.04	Middle	107.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1699.05	Moderate	75.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1699.06	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1700.03	Middle	88.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1700.04	Moderate	70.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1700.05	Middle	90.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1700.06	Moderate	73.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1701.01	Moderate	57.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1702.03	Upper	127.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1702.04	Moderate	71.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1702.05	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1702.06	Moderate	60.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1803.00	Middle	97.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1904.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1904.03	Middle	90.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1904.04	Moderate	50.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1904.05	Moderate	65.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1905.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1905.03	Middle	107.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1905.04	Middle	112.5
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1906.03	Middle	83.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1906.04	Middle	96.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1906.05	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1906.06	Middle	90.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.06	Middle	104.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.08	Upper	127.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.09	Upper	138.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.10	Moderate	65.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.11	Middle	81.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.12	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.13	Upper	182.3
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1907.14	Moderate	70.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1908.01	Middle	114.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	1908.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2009.01	Middle	84.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2009.03	Middle	113.1
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2009.04	Middle	110.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2009.05	Upper	159.4
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2009.06	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.05	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.06	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.07	Moderate	57.6
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.08	Upper	120.2
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.09	Moderate	74.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2010.10	Middle	112.9
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	2012.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY MD	103 Suffolk County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0001.01	Low	48.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0001.03	Low	39.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0001.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0002.02	Middle	100.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0002.03	Middle	99.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0002.04	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0002.05	Moderate	70.7

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0003.00	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0004.01	Moderate	76.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0004.03	Moderate	69.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0004.04	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0005.01	Moderate	58.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0005.02	Low	20.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0006.01	Moderate	60.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0006.02	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0007.01	Upper	140.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0007.02	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0008.01	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0008.02	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0008.03	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0009.00	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0010.00	Low	28.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0011.01	Low	43.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0011.02	Moderate	72.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0012.00	Moderate	62.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0013.01	Upper	153.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0013.02	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0013.04	Moderate	58.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0013.05	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0014.01	Upper	145.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0014.02	Upper	124.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0014.03	Middle	107.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0015.02	Upper	129.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0015.03	Middle	104.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0015.04	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0015.05	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0016.00	Moderate	63.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0017.01	Middle	102.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0017.02	Middle	112.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0018.00	Upper	177.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0019.00	Upper	171.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0020.00	Upper	129.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.01	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.03	Upper	247.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.04	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.05	Upper	162.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.06	Middle	97.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0021.07	Middle	119.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0022.01	Upper	183.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0022.02	Upper	188.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0022.03	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0022.04	Upper	135.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0023.00	Upper	191.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0024.01	Upper	140.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0024.02	Middle	89.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0024.03	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0024.04	Upper	149.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0024.05	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0026.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0027.00	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0028.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0029.00	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0030.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0031.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0032.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0033.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0034.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0035.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0036.00	Low	38.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0037.00	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0038.00	Middle	93.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0039.00	Middle	108.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0040.01	Moderate	65.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0040.02	Middle	116.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0041.00	Upper	131.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0042.00	Upper	155.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0045.00	Upper	148.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0046.00	Upper	185.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0047.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0048.01	Upper	176.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0048.02	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0049.00	Upper	152.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0050.01	Upper	211.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0050.02	Upper	246.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0051.00	Upper	170.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0052.00	Upper	268.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0053.00	Upper	179.6

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0054.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0055.00	Upper	264.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0056.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0057.02	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0057.03	Upper	132.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0057.04	Moderate	71.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0058.00	Middle	106.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0059.01	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0059.02	Upper	137.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0060.00	Middle	117.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0061.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0062.00	Moderate	71.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0063.01	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0063.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0064.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0065.00	Middle	92.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0066.00	Upper	185.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0067.00	Upper	290.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0068.01	Upper	204.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0068.02	Upper	264.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0069.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0070.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0071.00	Upper	263.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0072.00	Upper	180.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0073.00	Upper	133.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0074.01	Upper	132.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0074.02	Upper	195.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0075.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0076.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0077.00	Upper	243.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0078.00	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0079.01	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0079.02	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0080.00	Moderate	62.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0081.00	Middle	113.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0082.00	Upper	140.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0083.01	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0083.02	Upper	242.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0084.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0084.03	Upper	152.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0084.04	Upper	146.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0085.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0086.02	Upper	253.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0087.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0088.01	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0088.02	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0089.01	Upper	145.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0089.02	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0090.00	Middle	109.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0091.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0092.01	Upper	157.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0092.02	Moderate	73.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0093.00	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0094.00	Moderate	76.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0095.00	Upper	141.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0096.00	Upper	216.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0097.01	Upper	203.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0097.02	Upper	174.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0097.03	Upper	248.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0098.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0099.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0100.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0101.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0102.00	Upper	260.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0103.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0104.00	Upper	204.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0105.00	Upper	184.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0106.00	Upper	288.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0107.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0107.02	Upper	270.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0108.01	Upper	184.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0108.03	Upper	188.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0108.04	Upper	186.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0109.01	Upper	175.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0109.02	Upper	162.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0109.03	Upper	122.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0110.00	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0111.01	Upper	176.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0111.02	Upper	246.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0112.00	Upper	124.5

## Citibank National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0113.00	Upper	240.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0114.01	Upper	214.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0114.02	Upper	239.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0115.00	Upper	141.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0116.01	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0116.02	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0117.00	Upper	204.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0118.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0119.02	Upper	155.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0120.00	Upper	152.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0121.01	Upper	242.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0121.02	Upper	227.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0122.01	Upper	267.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0122.02	Upper	190.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0123.01	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0123.03	Upper	272.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0123.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0124.00	Upper	246.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0125.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0125.02	Upper	213.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0125.03	Upper	177.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0126.00	Upper	213.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0127.00	Upper	273.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0128.03	Upper	190.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0128.04	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0129.00	Middle	91.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0130.00	Upper	175.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0131.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0131.03	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0131.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0132.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0132.02	Upper	165.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0133.01	Upper	122.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0133.04	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0134.01	Middle	113.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0134.02	Middle	111.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0135.00	Middle	113.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0136.00	Upper	124.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0137.00	Upper	173.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0138.00	Upper	212.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0139.00	Upper	177.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0140.00	Upper	137.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0141.00	Middle	94.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0142.00	Moderate	65.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0143.00	Moderate	76.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0144.00	Upper	125.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0145.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0146.04	Upper	145.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0146.05	Upper	125.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0146.06	Upper	225.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0146.07	Upper	173.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0147.01	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0147.03	Upper	151.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0147.04	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.05	Upper	213.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.06	Upper	182.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.08	Upper	172.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.09	Upper	136.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.10	Upper	130.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.11	Upper	180.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.12	Upper	134.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0148.13	Upper	125.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0149.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0149.03	Upper	175.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0149.07	Upper	186.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0149.08	Upper	252.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0149.09	Upper	185.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0150.00	Upper	214.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	0151.00	Upper	165.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	9810.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	9820.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	9830.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	9840.00	Middle	87.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ MD	119 Westchester County	9850.00	NA	0.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.03	Middle	98.8
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.07	Middle	95.7
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.09	Upper	144.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.10	Middle	97.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.11	Upper	161.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.12	Middle	161.0



## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.13	Middle	100.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.14	Upper	148.9
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.15	Middle	117.2
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0101.16	Upper	185.2
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0102.00	Middle	98.0
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0103.00	Middle	102.3
46 SD	43620 Sioux Falls, SD MSA	083 Lincoln County	0104.00	Middle	96.5
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0001.00	Moderate	68.1
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0002.01	Moderate	61.9
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0002.02	Moderate	61.9
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0003.00	Moderate	65.8
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0004.01	Moderate	75.5
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0004.05	Moderate	73.3
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0004.06	Moderate	77.4
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0004.07	Moderate	58.4
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0004.08	Middle	102.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0005.00	Moderate	70.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0006.00	Middle	90.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0007.01	Low	47.5
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0007.02	Moderate	74.0
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0009.00	Moderate	60.0
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0010.01	Moderate	65.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0010.02	Moderate	52.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.05	Middle	94.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.07	Middle	85.9
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.08	Middle	109.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.09	NA	0.0
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.10	Moderate	62.0
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.11	Upper	134.1
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0011.12	Upper	135.8
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0012.00	Middle	93.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0015.01	Low	45.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0015.02	Middle	82.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0016.00	Upper	126.1
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0017.00	Middle	85.0
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0018.01	Middle	98.5
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0018.04	Middle	91.4
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0018.05	Upper	154.1
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0018.06	Middle	108.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0019.01	Middle	100.8
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0019.02	Upper	131.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0101.01	Middle	93.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0101.02	Middle	104.3
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0102.00	Middle	108.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0103.00	Middle	111.9
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.01	Upper	133.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.02	Middle	117.8
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.03	Upper	135.2
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.04	Middle	113.1
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.05	Middle	95.8
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0104.06	Middle	113.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0105.01	Upper	130.7
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0105.02	Middle	117.6
46 SD	43620 Sioux Falls, SD MSA	099 Minnehaha County	0106.00	Moderate	77.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1001.00	Upper	167.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1002.00	Upper	172.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1003.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1004.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1005.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1006.00	Upper	182.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1007.00	Upper	145.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1008.00	Middle	114.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1009.00	Upper	165.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1010.00	Upper	158.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1011.00	Upper	163.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1012.00	Middle	116.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1013.00	Upper	166.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.01	Middle	112.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.02	Upper	193.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.05	Middle	106.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.06	Upper	128.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.07	Upper	122.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.08	Upper	151.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1014.09	Middle	82.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1015.01	Middle	93.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1015.02	Upper	196.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1015.03	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1016.01	Upper	140.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1016.02	Middle	116.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1016.03	Upper	136.1

## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1017.01	Upper	138.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1017.03	Upper	122.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1017.04	Moderate	76.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1017.05	Middle	106.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1018.01	Upper	144.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1018.03	Upper	168.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1018.04	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1018.05	Upper	130.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1019.00	Upper	133.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1020.01	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1020.02	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1020.03	Moderate	59.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1021.00	Upper	160.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1022.00	Low	40.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1023.01	Upper	136.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1023.02	Middle	114.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1024.00	Upper	124.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1025.00	Middle	115.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1026.00	Middle	106.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1027.01	Low	40.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1027.02	Upper	123.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1028.02	Upper	143.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1028.03	Middle	99.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1028.04	Moderate	58.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1029.01	Upper	120.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1029.03	Middle	102.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1029.04	Moderate	72.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1030.00	Upper	148.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1031.00	Middle	85.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1032.00	Middle	92.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1033.00	Middle	87.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1034.01	Middle	105.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1034.03	Upper	135.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1034.04	Upper	142.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1034.05	Upper	120.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1035.01	Middle	99.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1035.03	Middle	106.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1035.04	Upper	135.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1035.05	Middle	90.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1036.01	Upper	142.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1036.02	Middle	112.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1037.00	Upper	167.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	1038.00	Moderate	70.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	9801.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	013 Arlington County	9802.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4151.00	Upper	135.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4152.00	Middle	118.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4153.00	Moderate	74.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4154.01	Low	48.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4154.02	Upper	131.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4155.00	Upper	167.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4156.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4157.00	Upper	160.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4158.00	Upper	153.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4159.00	Upper	146.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4160.00	Middle	83.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4161.00	Upper	145.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4162.00	Moderate	67.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4163.00	Upper	128.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4201.00	Middle	109.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4202.01	Upper	129.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4202.02	Middle	98.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4202.03	Upper	140.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4203.00	Upper	125.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4204.00	Middle	100.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4205.01	Upper	134.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4205.02	Middle	111.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4205.03	Moderate	76.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4206.00	Moderate	68.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4207.00	Upper	126.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4208.00	Upper	123.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4210.01	Middle	93.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4210.02	Middle	84.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4211.01	Middle	91.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4211.02	Upper	135.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4211.03	Middle	116.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4212.00	Upper	134.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4213.00	Middle	107.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4214.00	Moderate	62.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4215.00	Low	39.9

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4216.00	Moderate	50.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4217.01	Moderate	55.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4217.02	Middle	85.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4218.00	Moderate	60.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4219.00	Moderate	57.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4220.00	Middle	109.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4221.01	Moderate	72.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4221.02	Middle	91.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4222.01	Upper	134.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4222.02	Moderate	78.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4223.01	Middle	92.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4223.02	Middle	101.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4224.01	Middle	88.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4224.02	Upper	125.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4224.03	Upper	158.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4301.01	Upper	149.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4301.02	Middle	100.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4302.01	Middle	114.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4302.02	Upper	124.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4302.03	Upper	134.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4304.00	Upper	121.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4305.00	Middle	112.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4306.00	Middle	80.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4307.00	Middle	97.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4308.01	Middle	107.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4308.02	Middle	110.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4309.01	Middle	100.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4309.02	Middle	103.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4310.01	Middle	82.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4310.02	Middle	86.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4313.00	Upper	132.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4314.00	Upper	123.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4315.00	Upper	120.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4316.01	Middle	105.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4316.02	Middle	85.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4318.01	Middle	97.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4318.02	Upper	129.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4319.00	Upper	142.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4320.00	Upper	121.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4321.00	Upper	128.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4322.01	Moderate	78.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4322.02	Upper	126.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4323.00	Upper	140.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4324.01	Upper	146.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4324.02	Upper	139.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4325.00	Upper	130.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4326.00	Upper	148.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4327.01	Upper	146.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4327.02	Middle	92.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4328.00	Middle	111.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4401.00	Upper	166.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4402.01	Upper	137.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4402.02	Moderate	71.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4403.00	Upper	170.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4405.01	Upper	153.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4405.03	Middle	95.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4405.04	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4405.05	Upper	132.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4406.00	Middle	98.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4407.01	Upper	135.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4407.02	Upper	131.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4408.00	Upper	153.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4501.00	Middle	101.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4502.00	Moderate	79.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4503.00	Middle	92.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4504.00	Upper	154.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4505.00	Middle	91.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4506.01	Upper	133.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4506.02	Moderate	64.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4507.01	Upper	130.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4507.02	Moderate	61.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4508.00	Middle	89.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4509.00	Middle	114.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4510.00	Middle	118.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4511.00	Upper	145.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4512.00	Upper	153.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4513.00	Upper	141.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4514.00	Low	35.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4515.01	Moderate	63.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4515.02	Middle	87.8



## Citibank. National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4516.01	Low	34.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4516.02	Moderate	64.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4518.00	Middle	93.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4519.00	Moderate	63.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4520.00	Upper	137.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4521.01	Middle	84.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4521.02	Middle	105.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4522.00	Middle	99.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4523.01	Low	33.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4523.02	Low	44.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4524.00	Middle	91.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4525.01	Middle	115.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4525.02	Low	49.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4526.00	Middle	97.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4527.00	Moderate	60.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4528.01	Low	48.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4528.02	Moderate	67.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4601.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4602.00	Upper	188.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4603.00	Upper	167.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4604.00	Upper	148.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4605.01	Upper	155.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4605.03	Upper	166.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4605.04	Upper	170.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4606.00	Upper	181.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4607.01	Middle	112.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4607.02	Upper	189.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4608.00	Upper	188.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4609.00	Upper	171.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4610.00	Upper	162.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4611.00	Upper	159.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4612.01	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4612.02	Middle	118.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4615.00	Upper	152.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4616.03	Middle	112.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4616.04	Middle	112.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4616.05	Upper	129.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4616.06	Moderate	75.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4617.00	Middle	118.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4618.01	Middle	107.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4618.02	Middle	96.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4619.01	Middle	85.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4619.02	Low	38.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4701.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4703.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4704.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4705.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4706.00	Upper	175.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4707.00	Upper	194.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4708.00	Upper	153.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4709.00	Upper	194.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4710.00	Upper	163.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4711.00	Middle	102.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4712.01	Middle	103.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4712.03	Middle	106.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4712.04	Middle	104.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4713.01	Middle	84.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4713.03	Middle	84.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4713.04	Upper	174.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4714.01	Middle	119.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4714.02	Moderate	70.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4801.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4802.01	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4802.03	Middle	84.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4802.04	Middle	96.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4802.05	Middle	96.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4803.01	Upper	188.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4803.02	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4804.01	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4804.02	Upper	181.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4805.01	Upper	190.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4805.02	Upper	137.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4805.03	Upper	138.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4805.04	Upper	149.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4805.05	Middle	114.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4808.01	Middle	108.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4808.02	Middle	112.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4809.01	Middle	87.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4809.02	Moderate	74.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4809.03	Middle	89.7

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4810.00	Moderate	71.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.01	Middle	84.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.02	Middle	110.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.03	Middle	85.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.04	Middle	99.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.05	Upper	173.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4811.06	Upper	154.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4812.01	Upper	133.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4812.02	Moderate	53.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4814.00	Middle	112.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4815.00	Upper	143.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4816.00	Upper	198.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4817.01	Upper	194.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4817.02	Upper	124.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4819.00	Upper	129.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4820.01	Upper	155.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4820.02	Middle	116.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4821.00	Moderate	76.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4822.01	Moderate	74.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4822.03	Upper	167.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4822.04	Middle	113.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4822.05	Upper	132.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4822.06	Upper	130.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4823.01	Upper	122.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4823.02	Moderate	53.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4823.03	Upper	131.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4824.00	Upper	187.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.02	Upper	146.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.03	Upper	179.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.04	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.05	Upper	143.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.06	Middle	89.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4825.07	Moderate	78.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4826.01	Upper	128.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4826.03	Upper	140.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4826.04	Upper	158.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4901.01	Middle	110.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4901.04	Moderate	59.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4901.05	Middle	86.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4905.01	Middle	88.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4905.02	Upper	165.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4910.00	Upper	183.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4911.01	Upper	164.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4911.02	Middle	104.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4911.03	Middle	95.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4912.01	Middle	94.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4912.02	Moderate	75.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4913.01	Middle	89.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4913.02	Middle	117.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4913.03	Moderate	79.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4914.01	Middle	86.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4914.02	Middle	85.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4914.03	Upper	185.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4914.04	Upper	127.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4914.05	Upper	165.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4915.01	Middle	106.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4915.02	Upper	165.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4916.01	Moderate	70.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4916.02	Middle	117.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.01	Middle	114.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.03	Middle	81.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.04	Middle	112.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.05	Upper	145.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.06	Middle	83.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4917.07	Upper	122.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4918.01	Moderate	72.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4918.02	Middle	112.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4918.03	Middle	108.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4920.00	Upper	188.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4921.00	Upper	167.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4922.01	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4922.02	Upper	175.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4922.03	Upper	170.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4923.00	Middle	114.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4924.00	Middle	97.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	4925.00	Upper	161.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	9801.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	9802.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	059 Fairfax County	9803.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.02	Moderate	60.3

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.04	Low	41.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.05	Middle	85.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.06	Middle	82.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.08	Moderate	65.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.09	Moderate	50.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.10	Upper	151.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2001.11	Moderate	79.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2002.01	Middle	86.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2002.02	Upper	186.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2003.01	Moderate	52.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2003.02	Middle	89.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2003.04	Moderate	51.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2003.05	Middle	99.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.03	Middle	103.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.04	Upper	172.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.06	Moderate	67.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.07	Middle	80.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.08	Low	33.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2004.09	Low	46.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2005.00	Low	47.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2006.00	Middle	95.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2007.01	Middle	107.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2007.03	Upper	137.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2007.04	Upper	123.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2007.05	Upper	147.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2008.01	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2008.02	Middle	102.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2009.00	Upper	175.9
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2010.00	Middle	116.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2011.00	Upper	198.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2012.02	Upper	151.2
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2012.04	Middle	91.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2012.05	Low	41.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2012.06	Low	32.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2013.00	Upper	156.8
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2014.00	Upper	170.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2015.00	Upper	187.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2016.01	Middle	117.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2016.02	Upper	123.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2018.02	Upper	175.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2018.03	Upper	172.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2018.04	Upper	175.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2018.05	Upper	157.5
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2019.00	Upper	193.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2020.01	Upper	197.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	2020.02	Upper	183.1
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	510 Alexandria City County	9800.00	NA	0.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	600 Fairfax City County	3001.00	Middle	92.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	600 Fairfax City County	3002.00	Upper	121.4
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	600 Fairfax City County	3003.00	Middle	105.0
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	600 Fairfax City County	3004.00	Upper	129.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	600 Fairfax City County	3005.00	Upper	123.6
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	610 Falls Church City County	5001.00	Upper	170.3
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	610 Falls Church City County	5002.00	Upper	135.7
51 VA	47894 Washington-Arlington-Alexandria, DC-VA-MD-WV MD	610 Falls Church City County	5003.00	Upper	161.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2301.00	Moderate	67.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2302.00	Middle	107.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2303.00	Moderate	73.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2304.00	Moderate	70.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2305.01	Moderate	73.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	007 Aguas Buenas Municipio County	2305.02	Moderate	72.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2501.00	Middle	83.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2502.00	Middle	97.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2503.00	Moderate	77.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2504.00	Moderate	52.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2505.00	Middle	88.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	009 Aibonito Municipio County	2506.00	Moderate	79.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	017 Barceloneta Municipio County	5901.00	Middle	102.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	017 Barceloneta Municipio County	5902.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	017 Barceloneta Municipio County	5903.00	Moderate	66.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	017 Barceloneta Municipio County	5904.00	Moderate	68.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	017 Barceloneta Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9522.01	Moderate	57.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9522.02	Moderate	75.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9523.01	Middle	88.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9523.02	Middle	101.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9524.00	Low	43.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	019 Barranquitas Municipio County	9525.00	Middle	81.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0301.01	Upper	145.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0301.03	Moderate	56.7

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0301.04	Upper	234.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0301.05	Upper	149.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0302.00	Upper	190.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0303.00	Middle	99.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0307.00	Moderate	58.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0308.00	Moderate	76.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0309.01	Upper	158.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0309.02	Upper	148.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0309.03	Middle	117.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0309.04	Middle	99.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.04	Upper	126.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.05	Moderate	62.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.11	Upper	216.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.21	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.23	Upper	141.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.31	Upper	127.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.32	Upper	205.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.33	Upper	126.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.34	Upper	133.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0310.35	Middle	101.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.01	Upper	129.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.13	Middle	96.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.14	Low	49.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.21	Middle	106.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.22	Upper	120.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.23	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.24	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0311.25	Middle	102.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0312.01	Moderate	56.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0312.02	Middle	118.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0312.03	Middle	105.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0313.01	Upper	137.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0313.04	Upper	121.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0313.05	Middle	116.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0313.06	Upper	154.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0313.07	Upper	148.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0314.01	Middle	108.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0314.02	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0314.03	Middle	89.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0315.01	Middle	114.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0315.02	Moderate	74.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0315.03	Middle	94.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.11	Middle	87.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.12	Low	46.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.21	Middle	99.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.22	Middle	109.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.31	Upper	145.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.32	Middle	102.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.41	Upper	145.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0316.51	Middle	94.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0317.01	Upper	143.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0317.02	Middle	118.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0317.03	Middle	93.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0317.04	Middle	90.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0318.00	Upper	124.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0319.00	Middle	100.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0320.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0321.00	Middle	95.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0322.00	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0323.01	Upper	177.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	021 Bayamon Municipio County	0323.02	Middle	105.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2001.00	Upper	234.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2002.00	Moderate	56.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2003.02	Upper	179.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2003.04	Upper	148.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2003.05	Upper	134.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2003.06	Upper	309.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2004.00	Middle	110.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2005.00	Middle	110.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2006.00	Middle	93.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2007.00	Middle	113.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2008.00	Middle	98.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2009.00	Low	31.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2010.00	Low	46.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2012.00	Moderate	56.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2013.00	Middle	85.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2014.00	Middle	90.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2015.00	Middle	111.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2016.00	Low	31.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2017.00	Moderate	59.1



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2018.00	Middle	119.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2019.00	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2020.00	Middle	82.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2021.00	Middle	86.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2022.00	Middle	86.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2023.00	Middle	96.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2024.02	Upper	156.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2024.03	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2024.04	Upper	125.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2025.00	Middle	96.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2026.01	Upper	121.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2026.02	Upper	133.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2027.01	Moderate	75.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2027.02	Moderate	77.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	025 Caguas Municipio County	2028.00	Middle	93.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1001.01	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1001.03	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1001.04	Low	49.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1002.00	Middle	104.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1004.00	Middle	84.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1005.02	Middle	99.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1005.03	Upper	177.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1005.04	Upper	242.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1006.01	Middle	88.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1006.02	Moderate	61.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1007.00	Moderate	70.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	029 Canovanas Municipio County	1008.00	Middle	106.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.05	Middle	96.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.06	Upper	144.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.07	Upper	396.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.10	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.11	Upper	234.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.12	Upper	186.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0501.13	Upper	196.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.11	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.12	Middle	119.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.21	Upper	120.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.22	Moderate	53.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.31	Middle	95.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.32	Middle	106.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.41	Middle	108.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0502.42	Middle	98.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0503.02	Middle	98.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0503.11	Upper	133.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0503.21	Middle	113.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0503.31	Upper	132.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0503.41	Moderate	55.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0504.03	Upper	128.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0504.04	Upper	180.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0504.05	Middle	95.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0505.03	Middle	107.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0505.04	Upper	151.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0505.05	Upper	144.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0505.06	Upper	128.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0506.00	Upper	122.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0507.00	Middle	107.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.03	Middle	101.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.11	Upper	127.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.12	Middle	107.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.21	Upper	121.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.22	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.31	Middle	113.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0508.41	Middle	96.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0509.01	Upper	143.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0509.02	Middle	111.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0510.01	Middle	105.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0510.02	Middle	89.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0511.02	Upper	124.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0511.03	Upper	128.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	0511.04	Upper	186.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	9800.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	031 Carolina Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0202.00	Moderate	69.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0203.02	Moderate	59.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0204.22	Moderate	65.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0204.23	Middle	116.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0204.25	Moderate	53.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0204.26	Low	15.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0204.28	Middle	96.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	0205.00	Upper	228.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.04	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.05	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.06	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9800.07	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	033 Catano Municipio County	9902.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2601.00	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2602.01	Upper	123.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2602.02	Upper	132.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2603.00	Middle	93.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2604.00	Middle	81.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2605.00	Moderate	62.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2606.00	Moderate	56.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2607.00	Moderate	73.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2608.00	Middle	102.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2609.01	Upper	172.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	035 Cayey Municipio County	2609.02	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	037 Ceiba Municipio County	1602.01	Moderate	72.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	037 Ceiba Municipio County	1602.02	Middle	94.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	037 Ceiba Municipio County	1604.00	Middle	84.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	037 Ceiba Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	039 Ciales Municipio County	9556.00	Moderate	76.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	039 Ciales Municipio County	9557.00	Low	46.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	039 Ciales Municipio County	9558.00	Moderate	76.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	039 Ciales Municipio County	9559.00	Moderate	61.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2401.01	Upper	143.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2401.02	Middle	105.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2402.01	Moderate	62.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2402.02	Moderate	71.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2403.00	Moderate	65.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2404.01	Middle	87.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2404.02	Middle	93.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2405.00	Moderate	62.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2406.01	Moderate	72.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	041 Cidra Municipio County	2406.02	Middle	102.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	045 Comerio Municipio County	9517.00	Moderate	64.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	045 Comerio Municipio County	9518.00	Moderate	58.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	045 Comerio Municipio County	9519.00	Middle	92.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	045 Comerio Municipio County	9520.00	Moderate	53.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	045 Comerio Municipio County	9521.00	Moderate	73.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5301.00	Middle	87.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5302.00	Moderate	70.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5303.00	Low	46.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5304.00	Moderate	78.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5305.00	Middle	84.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	047 Corozal Municipio County	5306.00	Moderate	60.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5401.00	Middle	90.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5402.00	Upper	185.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5403.00	Moderate	70.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5404.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5404.02	Upper	202.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5405.00	Middle	105.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5406.00	Middle	113.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	5407.00	Upper	149.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	051 Dorado Municipio County	9901.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1501.02	Middle	104.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1501.05	Moderate	78.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1501.06	Middle	84.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1502.00	Middle	119.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1503.01	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1503.02	Moderate	56.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1504.00	Moderate	76.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1505.00	Moderate	75.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1506.01	Moderate	64.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	1506.02	Upper	130.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	053 Fajardo Municipio County	9901.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	054 Florida Municipio County	5801.00	Moderate	75.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	054 Florida Municipio County	5802.00	Moderate	78.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0401.01	Moderate	75.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0401.02	Moderate	71.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0401.03	Low	44.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0402.00	Upper	185.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0403.01	Upper	306.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0403.02	Upper	293.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0403.03	Upper	225.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0403.04	Upper	253.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.11	Upper	267.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.12	Upper	237.4

**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.22	Upper	138.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.32	Upper	168.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.42	Upper	226.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.43	Middle	114.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.44	Upper	311.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.45	Middle	113.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0404.46	Upper	245.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0405.00	Upper	175.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0406.01	Upper	151.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0406.03	Upper	163.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0406.04	Upper	260.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0407.01	Middle	109.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0407.02	Middle	119.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0408.00	Moderate	72.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0409.00	Moderate	70.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0410.00	Moderate	77.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	061 Guaynabo Municipio County	0411.00	Upper	120.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2101.00	Middle	86.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2102.01	Upper	179.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2102.03	Middle	90.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2102.04	Upper	127.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2103.00	Low	48.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2104.00	Middle	80.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2105.03	Upper	139.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2105.04	Upper	121.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2105.05	Upper	195.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2105.06	Upper	364.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	063 Gurabo Municipio County	2105.07	Upper	178.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1801.00	Middle	96.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1802.01	Middle	112.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1802.02	Moderate	65.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1803.01	Middle	90.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1803.02	Middle	91.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1804.00	Upper	120.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1805.00	Middle	119.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1806.00	Moderate	54.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1807.00	Middle	88.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1808.00	Middle	97.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1809.01	Moderate	76.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1809.03	Upper	263.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	1809.04	Upper	132.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	069 Humacao Municipio County	9918.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5001.00	Moderate	75.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5002.00	Moderate	70.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5003.02	Moderate	69.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5003.03	Middle	81.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5003.04	Middle	95.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5004.01	Moderate	69.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	077 Juncos Municipio County	5004.02	Middle	92.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1901.01	Middle	106.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1901.03	Middle	116.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1901.04	Middle	106.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1902.01	Moderate	70.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1902.02	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1903.02	Middle	86.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1903.03	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	085 Las Piedras Municipio County	1903.04	Middle	112.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1101.01	Low	44.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1101.02	Middle	81.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1102.00	Moderate	63.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1103.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1103.02	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1103.03	Middle	106.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1103.04	Upper	132.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1104.00	Low	43.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1105.00	Moderate	65.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	1106.00	Moderate	66.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	087 Loiza Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	1401.01	Upper	127.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	1401.02	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	1402.01	Low	32.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	1402.02	Middle	109.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	1403.00	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	089 Luquillo Municipio County	9900.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5701.00	Middle	96.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5702.01	Middle	118.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5702.02	Middle	95.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5703.00	Low	47.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5704.00	Moderate	60.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5705.00	Middle	96.2



**Citibank, National Association - Census Tract Listing**

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5706.00	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5707.00	Moderate	64.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	5708.00	Middle	87.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	091 Manatí Municipio County	9900.25	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	095 Maunabo Municipio County	9514.00	Middle	99.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	095 Maunabo Municipio County	9515.00	Moderate	61.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	095 Maunabo Municipio County	9516.00	Middle	84.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	095 Maunabo Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9552.01	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9552.02	Middle	85.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9553.01	Middle	89.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9553.02	Middle	101.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9554.01	Moderate	74.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9554.02	Moderate	73.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	101 Morovis Municipio County	9555.00	Moderate	58.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	103 Naguabo Municipio County	1701.00	Moderate	66.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	103 Naguabo Municipio County	1702.00	Moderate	72.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	103 Naguabo Municipio County	1703.00	Middle	97.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	103 Naguabo Municipio County	1704.00	Moderate	73.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	103 Naguabo Municipio County	9900.13	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	105 Naranjito Municipio County	5201.00	Moderate	76.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	105 Naranjito Municipio County	5202.00	Moderate	64.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	105 Naranjito Municipio County	5203.00	Moderate	53.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	105 Naranjito Municipio County	5204.00	Middle	85.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	105 Naranjito Municipio County	5205.00	Middle	86.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9548.01	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9548.02	Low	44.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9549.01	Low	45.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9549.02	Moderate	55.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9550.01	Moderate	68.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9550.02	Middle	84.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	107 Orocovis Municipio County	9551.00	Moderate	77.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1301.01	Middle	85.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1301.02	Upper	149.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1302.00	Middle	83.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1303.00	Middle	95.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1304.01	Upper	134.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1304.02	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1305.00	Middle	95.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1306.01	Middle	80.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1306.02	Middle	86.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1307.01	Middle	86.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1307.03	Middle	103.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	1307.04	Middle	85.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	119 Rio Grande Municipio County	9927.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0004.00	Middle	87.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0005.06	Upper	209.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0006.00	Upper	149.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0007.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0009.00	Upper	312.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0010.01	Upper	254.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0010.02	Upper	416.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0011.00	Upper	191.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0012.00	Upper	199.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0013.01	Low	19.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0013.02	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0014.00	Middle	88.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0015.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0016.00	Upper	248.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0018.00	Upper	196.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0019.00	Upper	216.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0020.02	Upper	122.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0021.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0022.00	Middle	118.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0023.00	Middle	96.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0024.00	Upper	150.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0025.00	Middle	109.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0026.00	Middle	92.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0028.00	Moderate	58.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0029.00	Moderate	78.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0030.00	Moderate	59.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0031.00	Moderate	59.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0032.00	Moderate	63.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0033.00	Moderate	74.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0034.00	Low	27.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0035.01	Low	17.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0035.02	Moderate	58.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0036.00	Moderate	58.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0037.01	Low	42.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0037.02	Middle	80.4

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0038.00	Moderate	56.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0039.02	Moderate	56.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0042.00	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0043.06	Low	19.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0044.00	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0045.00	Moderate	66.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0046.00	Middle	88.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0047.00	Moderate	77.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0048.00	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0049.00	Low	34.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0050.00	Low	48.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0051.01	Middle	116.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0051.02	Moderate	76.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0051.03	Low	28.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0052.01	Middle	81.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0052.02	Upper	122.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0052.04	Middle	101.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0052.14	Moderate	68.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0052.15	Moderate	64.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0053.00	Middle	91.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0054.02	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0054.03	Upper	125.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0054.04	Upper	130.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0054.05	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0055.00	Middle	109.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0056.01	Upper	134.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0056.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0058.00	Upper	137.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0059.00	Middle	96.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0060.00	Moderate	61.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0061.01	Low	45.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0061.02	Upper	135.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0062.00	Moderate	63.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0063.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0063.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0065.00	Upper	152.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0066.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0067.01	Upper	225.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0067.02	Upper	223.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0068.00	Upper	180.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0069.00	Middle	86.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0070.04	Upper	120.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0071.00	Middle	96.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0073.00	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0074.00	Middle	95.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0075.00	Middle	94.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0076.00	Middle	94.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0077.00	Middle	103.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0078.00	Moderate	67.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0079.00	Upper	210.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0080.01	Middle	80.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0080.02	Moderate	63.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0081.00	Upper	145.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0082.01	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0082.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0083.00	Middle	93.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0084.00	Middle	111.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0085.00	Upper	126.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0086.01	Upper	206.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0086.02	Upper	168.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0086.03	Upper	120.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0087.00	Upper	162.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0089.00	Middle	80.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0090.00	Moderate	58.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0091.11	Middle	94.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0091.12	Middle	96.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0091.21	Upper	159.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0091.22	Upper	134.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0091.23	Upper	162.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0093.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0094.00	Upper	140.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0096.01	Upper	169.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0096.02	Upper	132.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0096.03	Upper	197.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0096.14	Upper	277.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0096.24	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0098.00	Upper	246.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0099.01	Upper	137.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0099.02	Upper	142.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0099.03	Upper	268.8

### Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0099.04	Upper	210.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.02	Upper	516.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.12	Upper	170.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.22	Upper	269.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.32	Middle	100.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.43	Upper	161.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.44	Upper	224.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.45	Middle	104.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0100.46	Upper	135.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0101.00	Upper	133.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0102.00	Middle	115.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	0105.00	Upper	207.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9800.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.03	Low	12.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.04	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.05	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.07	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9801.08	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9802.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9803.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	127 San Juan Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2201.00	Middle	106.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2202.00	Low	50.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2203.00	Moderate	59.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2204.01	Middle	99.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2204.02	Moderate	76.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2205.01	Middle	92.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2205.02	Middle	83.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2206.00	Moderate	79.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	129 San Lorenzo Municipio County	2207.00	Moderate	78.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5101.01	Upper	154.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5101.02	Middle	80.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5102.00	Upper	138.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5103.00	Moderate	79.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5104.00	Middle	83.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5105.02	Middle	102.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5105.03	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5105.04	Upper	120.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5105.05	Middle	94.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5106.01	Upper	171.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5106.02	Middle	97.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5107.01	Middle	115.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	135 Toa Alta Municipio County	5107.02	Middle	82.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1202.00	Upper	140.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1203.00	Moderate	78.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1204.00	Upper	133.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1205.00	Upper	128.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1206.00	Middle	110.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1209.00	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1210.01	Upper	144.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1210.02	Upper	143.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1212.00	Moderate	54.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1214.00	Upper	179.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1217.01	Middle	117.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1217.02	Moderate	65.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1218.01	Moderate	68.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1218.02	Middle	86.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1219.00	Upper	152.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1220.01	Middle	110.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1220.02	Upper	152.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1221.00	Moderate	58.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1222.01	Moderate	74.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1222.02	Moderate	68.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1224.00	Moderate	67.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1225.00	Middle	109.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	1226.00	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	137 Toa Baja Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0601.02	Upper	149.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0601.03	Middle	92.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0601.04	Upper	145.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.12	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.13	Upper	208.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.22	Upper	147.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.23	Upper	122.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.24	Middle	95.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.25	Upper	127.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0602.26	Upper	136.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0603.01	Upper	161.2

## Citibank, National Association - Census Tract Listing

State	MSA	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0603.02	Upper	140.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0604.01	Middle	85.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0604.03	Upper	220.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0604.04	Upper	267.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0605.01	Middle	85.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	139 Trujillo Alto Municipio County	0605.02	Middle	107.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5501.01	Upper	123.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5501.02	Middle	90.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5501.03	Middle	90.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5502.00	Moderate	56.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5503.00	Middle	85.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5504.00	Moderate	60.6
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5505.00	Moderate	78.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5506.01	Moderate	70.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	5506.02	Middle	88.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	143 Vega Alta Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5601.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5602.01	Middle	107.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5602.04	Moderate	74.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5603.00	Moderate	72.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5604.01	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5604.02	Middle	101.8
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5605.00	Moderate	78.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5606.00	Moderate	65.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5607.01	Upper	123.1
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5607.02	Moderate	77.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5608.01	Moderate	62.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5608.02	Moderate	68.2
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	5609.00	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	145 Vega Baja Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9506.01	Moderate	65.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9506.02	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9507.00	Middle	85.3
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9508.00	Moderate	64.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9509.00	Middle	91.4
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9510.00	Moderate	60.5
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9511.00	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9512.00	Moderate	68.7
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9513.00	Middle	103.0
72 PR	41980 San Juan-Bayamón-Caguas, PR MSA	151 Yabucoa Municipio County	9900.00	NA	0.0

# Memos Regarding CRA and HMDA Disclosure Statements



To Whom It May Concern:

Please be advised that Citibank, N.A.'s CRA Disclosure Statements for each of the prior two calendar years are available via the Federal Financial Institutions Examination Council's (FFIEC's) website at: <https://www.ffiec.gov/craadweb/DisRptMain.aspx>

A copy of these reports, in the form acceptable to the requestor, shall be provided upon written request. Please direct your request to:

CRA Regulatory Group  
Attn: CRA Officer  
388 Greenwich St, Floor 18  
New York, NY 10013



To Whom It May Concern:

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications: ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website <https://www.consumerfinance.gov/hmda>

HMDA data for many other financial institutions are also available at this website.

For calendar years prior to 2017, a copy of our HMDA data shall be provided in a form acceptable to the requester upon written request. Please direct your request to:

CRA Regulatory Group  
Attn: CRA Officer  
388 Greenwich St, Floor 18  
New York, NY 10013