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 CITIBANK, N. A.
Account
143587238

CHRISTOPHER M SULLIAVN
 1259 Prince Dr
 South Holland IL 60473-1128

Statement Period
Nov 17 - Dec 16, 2020

BASIC BANKING PACKAGE AS OF DECEMBER 16, 2020

Relationship Summary:

Checking	\$100.86
Savings	\$0.00
Investments (not FDIC Insured)	----
Loans	----
Credit Cards	----

In the coming months, we will be removing summary detail information for credit accounts including Credit Cards, Personal Loans, Custom Credit Line, and Ready Credit from the deposit statement. Please note that you will continue to receive separate statements for these credit products, if applicable.

Checking	Balance
Regular Checking	\$100.86
Savings	Balance
Citi® Savings	\$0.00
Total Checking and Savings at Citibank	\$100.86

SUGGESTIONS AND RECOMMENDATIONS

Please view the amendment titled Certain Deposit Accounts with Transactional Features regarding FDIC pass-through insurance by visiting www.citi.com/accountagreementsandnotices and clicking on Client Manual - Consumer Accounts under Consumer Deposit Account Agreements, Banking Relationship Fact Sheets, and Notices.

BASIC BANKING PACKAGE FEES

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	\$12.00
Fee for non-Citibank ATM transaction	\$2.50	2 @ \$2.50 = \$5.00

*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CHECKING ACTIVITY**Regular Checking****143587238****Beginning Balance:** \$480.34
Ending Balance: \$100.86

Date	Description	Amount Subtracted	Amount Added	Balance
11/17	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		34.48	
11/17	Zelle Credit PAY ID:BAC86fee6782 ORG ID:BAC NAME:ALDRIDGE, LA		65.00	
11/17	Monthly Service Fee	12.00		
11/17	Transfer to Money Market 06:47p #0649 CALL CENTER Reference # 561353	100.00		
11/17	Debit Card Purchase 11/13 02:50a #0647 DAVE.COM 8448573283 CA 20319	1.00		
11/17	Debit Card Purchase 11/13 09:43p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20319 Misc Business Services	20.00		
11/17	Debit Card Purchase 11/15 08:31p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20321 Misc Business Services	20.00		
11/17	Debit Card Purchase 11/14 09:26p #0647 ILLINOIS STATE LOTTERY 800-2521775 IL 20321 Misc Business Services	20.00		
11/17	Debit Card Purchase 11/13 09:36p #0647 ILLINOIS STATE LOTTERY 800-2521775 IL 20319 Misc Business Services	20.00		
11/17	Debit Card Purchase 11/13 07:13a #0647 WHITE CASTLE 010039 CHICAGO HTS IL 20319 Restaurant/Bar	21.84		
11/17	Debit Card Purchase 11/13 05:50a #0647 DAVE.COM 8448573283 CA 20319	80.74		
11/17	Debit Card Purchase 11/13 03:31a #0647 ALBERT INSTANT 8448919309 CA 20319	104.99		
11/17	Debit Card Purchase 11/13 05:37a #0647 WESTGATE RESORT MORTGA 800-925-9999 FL 20319 Hotels & Motels	142.63		36.62
11/19	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		49.25	
11/19	Debit Card Purchase 11/17 09:18p #0647 ILLINOIS STATE LOTTERY 800-2521775 IL 20323 Misc Business Services	10.00		
11/19	Debit Card Purchase 11/16 10:22a #0647 BIG APPLE PANCAKE- CHI CHICAGO HEIGH IL 20323 Restaurant/Bar	25.16		50.71
11/20	ACH Electronic Credit FORD MOTOR CO H PAYROLL		1,212.26	
11/20	ACH Electronic Debit CREDIT CUBE 8888855646	75.19		
11/20	ACH Electronic Debit USA PAYDAY LOANS 7083333678	532.00		
11/20	Transfer to Money Market 11/19 11:44p #0647 ONLINE Reference # 004673	50.00		
11/20	Transfer to Money Market 09:52a #0647 ONLINE Reference # 009138	350.00		255.78
11/23	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		24.08	
11/23	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		49.25	
11/23	Credit - MoneySend Dave Inc Los Angeles CAUS06065		75.00	
11/23	Credit - MoneySend Albert Instant Walnut CAUS06065		100.00	
11/23	Zelle Debit PAY ID:CTIGitOgImgu ORG ID:WFC NAME:BRITTANY JAC	25.00		
11/23	Transfer to Money Market 11/21 04:38p #0647 ONLINE Reference # 002638	30.00		
11/23	Transfer to Money Market 11/21 11:20a #0647 ONLINE Reference # 000985	100.00		349.11
11/24	Zelle Credit PAY ID:JPM477816175 ORG ID:JPM NAME:FREDRICK STA		175.00	
11/24	ACH Electronic Debit CAPITAL ONE MOBILE PMT 3B5H9MTI76471DQ	44.56		
11/24	Transfer to Money Market 07:02p #0647 ONLINE Reference # 002254	190.00		
11/24	Debit Card Purchase 11/22 01:58a #0647 APPLE.COM/BILL 866-712-7753 CA 20328	9.99		
11/24	Debit Card Purchase 11/22 08:05p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20328 Misc Business Services	14.00		
11/24	Debit Card Purchase 11/20 10:19a #0647 CASH APP*CHRIS*ADD 4153753176 CA 20326	20.00		
11/24	Debit Card Purchase 11/20 09:31a #0647 ZINGO CASH 847-600-4830 IL 20326 Misc Business Services	50.00		
11/24	Debit Card Purchase 11/20 03:01a #0647 DAVE.COM 8448573283 CA 20326	80.74		
11/24	Debit Card Purchase 11/20 03:57a #0647 ALBERT INSTANT 8448919309 CA 20326	104.99		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/24	ACH Electronic Debit CAPITAL ONE RETRY PYMT 3B62XVHVCK1BR26	25.00		15.17-
11/25	Transfer From Money Market 07:47p #0647 ONLINE Reference # 008054		5.00	
11/25	Transfer From Money Market 06:06p #0647 ONLINE Reference # 000343		10.00	
11/25	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		88.65	
11/25	Overdraft Fee	34.00		
11/25	Zelle Debit PAY ID:CTIxyLYRFmae ORG ID:JPM NAME:FREDRICK STA	5.00		
11/25	Zelle Debit PAY ID:CTIPcv2aFVYk ORG ID:VSA NAME:Mia Barnes	50.00		
11/25	Debit PIN Purchase CLARK 3562 BURNHAM ILUS00155	16.00		16.52-
11/27	Zelle Credit PAY ID:JPM478734358 ORG ID:JPM NAME:FREDRICK STA		165.00	
11/27	ACH Electronic Credit FORD MOTOR CO H PAYROLL		768.21	
11/27	Transfer From Money Market 11/26 09:52p #0647 ONLINE Reference # 001496		800.00	
11/27	ACH Electronic Debit Brigit.com MEMBERSHIP	9.99		
11/27	ACH Electronic Debit CREDIT CUBE 8888855646	75.19		
11/27	Zelle Debit PAY ID:CTIfMiDx2vyn ORG ID:VSA NAME:Shamonta See	800.00		
11/27	Transfer to Money Market 11/26 04:09a #0647 ONLINE Reference # 003135	625.00		206.51
11/30	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		29.55	
11/30	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		34.48	
11/30	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		41.37	
11/30	Zelle Credit PAY ID:BACdb29b1ce4 ORG ID:BAC NAME:LAVENIA ALDR		60.00	
11/30	Credit - MoneySend Dave Inc Los Angeles CAUS06065		75.00	
11/30	Credit - MoneySend Albert Instant Walnut CAUS06065		100.00	
11/30	Deposit 11/28 11:24a #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL		140.00	
11/30	Zelle Debit PAY ID:CTIpj8SzFIUS ORG ID:JPM NAME:A'NYA SULLIV	10.00		
11/30	Zelle Debit PAY ID:CTIfvTWxqWws ORG ID:VSA NAME:Billy Barnes	40.00		
11/30	Zelle Debit PAY ID:CTIneWh1xtTi ORG ID:BAC NAME:BARNES TRUCK	110.00		
11/30	Debit Card Purchase 11/24 09:11p #0647 NAYAX FOOD-VEND HUNT VALLEY MD 20331 Restaurant/Bar	1.10		
11/30	Debit Card Purchase 11/24 09:12p #0647 NAYAX FOOD-VEND HUNT VALLEY MD 20331 Restaurant/Bar	1.35		
11/30	Debit Card Purchase 11/25 12:36a #0647 NAYAX FOOD-VEND HUNT VALLEY MD 20332 Restaurant/Bar	1.60		522.86
12/01	Zelle Credit PAY ID:BACaa66e7c80 ORG ID:BAC NAME:LAVENIA ALDR		20.00	
12/01	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		34.48	
12/01	Debit Card Purchase 11/28 01:08p #0647 DUNKIN #336988 Q35 DOLTON IL 20335 Restaurant/Bar	2.97		
12/01	Debit Card Purchase 11/28 04:17p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20335 Misc Business Services	13.00		
12/01	Debit Card Purchase 11/27 11:55a #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20333 Misc Business Services	16.00		
12/01	Debit Card Purchase 11/27 03:31a #0647 DAVE.COM 8448573283 CA 20333	80.74		
12/01	Debit Card Purchase 11/27 03:30a #0647 ALBERT INSTANT 8448919309 CA 20333	104.99		
12/01	Debit Card Purchase 11/28 11:34a #0647 ESURANCE CAR INSURANCE 800-378-7262 CA 20335 Misc Business Services	153.95		205.69
12/02	ACH Electronic Debit CASTLE RIDGE BUI ACH 708-369-4669	50.00		
12/02	Debit Card Purchase 11/30 08:28p #0647 DAIRY QUEEN #45302 MATTESON IL 20336 Restaurant/Bar	10.10		
12/02	Debit Card Purchase 11/30 08:32p #0647 KFC G135273 MATTESON IL 20336 Restaurant/Bar	17.74		
12/02	Debit Card Purchase 11/30 07:48p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20336 Misc Business Services	19.00		
12/02	Debit Card Purchase 11/30 12:52p #0647 COOK CO SUBURBAN MUNIC MARKHAM IL 20336 Specialty Retail stores	102.10		6.75
12/03	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		29.55	36.30
12/04	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		39.40	
12/04	Zelle Credit PAY ID:JPM484011955 ORG ID:JPM NAME:FREDRICK STA		125.00	

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
12/04	ACH Electronic Credit FORD MOTOR CO H PAYROLL		1,219.38		
12/04	ACH Electronic Debit CREDIT CUBE 8888855646	75.19			
12/04	Transfer to Money Market 04:50a #0647 ONLINE Reference # 007225	250.00			
12/04	Cash Withdrawal 01:06a #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	800.00		294.89	
12/07	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		46.30		
12/07	Transfer From Money Market 12/06 01:42a #0647 ONLINE Reference # 005188		50.00		
12/07	Zelle Credit PAY ID:BACd56644be2 ORG ID:BAC NAME:LAVENIA ALDR		50.00		
12/07	Credit - MoneySend Dave Inc Los Angeles CAUS06065		75.00		
12/07	Credit - MoneySend Albert Instant Walnut CAUS06065		100.00		
12/07	Transfer to Money Market 12/05 05:11a #0647 ONLINE Reference # 002436	100.00			
12/07	Transfer to Money Market 12/05 03:24p #0647 ONLINE Reference # 007287	100.00			
12/07	Debit Card Purchase 12/03 10:20p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20339 Misc Business Services	16.00			
12/07	Cash Withdrawal 12/06 01:43a #0647 Non Citi ATM Everi EAST CHICAGO INUS051	66.99			
12/07	Cash Withdrawal 12/06 08:46p #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	80.00		253.20	
12/08	Zelle Credit PAY ID:HNA0FP37GGJ5 ORG ID:HNA NAME:TRACIE SULLI		25.00		
12/08	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		39.40		
12/08	Credit - MoneySend 1088059612 Greenville SCUS06065		464.35		
12/08	Debit PIN Purchase DOLLAR TR 8721 S STONY CHICAGO ILUS05153	8.77			
12/08	Transfer to Money Market 10:34a #0647 ONLINE Reference # 005692	400.00			
12/08	Debit Card Purchase 12/05 03:40a #0647 DAVE.COM 8448573283 CA 20342	1.00			
12/08	Debit Card Purchase 12/06 03:56p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20342 Misc Business Services	10.00			
12/08	Debit Card Purchase 12/04 09:29a #0647 ZINGO CASH 847-600-4830 IL 20340 Misc Business Services	50.00			
12/08	Debit Card Purchase 12/04 03:16a #0647 DAVE.COM 8448573283 CA 20340	80.74			
12/08	Debit Card Purchase 12/04 03:13a #0647 ALBERT INSTANT 8448919309 CA 20340	104.99			
12/08	Cash Withdrawal 07:29p #0647 Citibank ATM 8650 S STONY ISL, CHICAGO, IL	120.00		6.45	
12/09	Zelle Credit PAY ID:JPM487779146 ORG ID:JPM NAME:FREDRICK STA		10.00		
12/09	Debit Card Purchase 12/06 08:57p #0647 TACO BELL #32357 DOLTON IL 20343 Restaurant/Bar	4.25		12.20	
12/10	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		29.55		
12/10	Debit PIN Purchase GRAND PRIX Hammond INUS00155	32.10		9.65	
12/11	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		39.40		
12/11	Zelle Credit PAY ID:BACef0ee16c1 ORG ID:BAC NAME:LAVENIA ALDR		130.00		
12/11	ACH Electronic Credit FORD MOTOR CO H PAYROLL		850.72		
12/11	ACH Electronic Debit CREDIT CUBE 8888855646	75.19			
12/11	Zelle Debit PAY ID:CTIcwKwosacf ORG ID:HNA NAME:TANAYA BARNE	100.00			
12/11	ACH Electronic Debit USA PAYDAY LOANS 7083333678	578.50		276.08	
12/11	Credit - MoneySend Dave Inc Los Angeles CAUS06065		75.00		
12/14	Zelle Credit PAY ID:HNA0FP88S5X5 ORG ID:HNA NAME:TRACIE SULLI		100.00		
12/14	Credit - MoneySend Albert Instant Walnut CAUS06065		100.00		
12/14	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		113.28		
12/14	Zelle Credit PAY ID:JPM489436408 ORG ID:JPM NAME:FREDRICK STA		135.00		
12/14	Zelle Credit PAY ID:BAC645037173 ORG ID:BAC NAME:LAVENIA ALDR		200.00		
12/14	Debit PIN Purchase INTERNATL FOOD & LIQUO CHICAGO ILUS05159	33.93			
12/14	Debit Card Purchase 12/09 10:10p #0647 NAYAX FOOD-VEND HUNT VALLEY MD 20346 Restaurant/Bar	1.60			
12/14	Debit Card Purchase 12/10 07:53a #0647 DUNKIN #344310 Q35 CHICAGO HGTS IL 20346 Restaurant/Bar	5.14			
12/14	Cash Withdrawal 12/13 02:16a #0647 Non Citi ATM 777 CASINO CENTER HAMMOND INUS051	106.99			
12/14	Cash Withdrawal 12/12 06:03a #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	210.00		641.70	

CHECKING ACTIVITY **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
12/15	Debit Card Purchase 12/11 10:37p #0647 NAYAX FOOD-VEND HUNT VALLEY MD 20349 Restaurant/Bar	1.60		
12/15	Debit Card Purchase 12/11 08:17a #0647 ZINGO CASH 847-600-4830 IL 20347 Misc Business Services	40.51		
12/15	Debit Card Purchase 12/11 03:59a #0647 DAVE.COM 8448573283 CA 20347	80.74		
12/15	Debit Card Purchase 12/11 04:43a #0647 ALBERT INSTANT 8448919309 CA 20347	104.99		
12/15	Debit Card Purchase 12/13 04:49p #0647 CASH APP*TAE 877-417-4551 IL 20349 Retail stores	300.00		113.86
12/16	Debit Card Purchase 12/14 07:50p #0647 DRAFTKINGS 6175007995 617-500-7995 MA 20350 Misc Business Services	13.00		100.86
Total Subtracted/Added		8,581.87	8,202.39	

All transaction times and dates reflected are based on Eastern Time.
Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft and Returned Item Fees		
	Statement Period Total	Year to Date Total
Total Overdraft Fees	\$34.00	\$306.00
Total Returned Item Fees	\$0.00	\$544.00

SAVINGS ACTIVITY

Citi® Savings

147742052 **Beginning Balance:** \$50.00
Ending Balance: \$0.00

Date	Description	Amount Subtracted	Amount Added	Balance
11/17	Transfer From Checking 06:47p #0649 CALL CENTER Reference # 561353		100.00	150.00
11/20	Transfer From Checking 11/19 11:44p #0647 ONLINE Reference # 004673		50.00	
11/20	Transfer From Checking 09:52a #0647 ONLINE Reference # 009138		350.00	550.00
11/23	Transfer From Checking 11/21 04:38p #0647 ONLINE Reference # 002638		30.00	
11/23	Transfer From Checking 11/21 11:20a #0647 ONLINE Reference # 000985		100.00	
11/23	Cash Withdrawal 11/21 04:39p #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	680.00		0.00
11/24	Transfer From Checking 07:02p #0647 ONLINE Reference # 002254		190.00	190.00
11/25	Transfer to Checking 07:47p #0647 ONLINE Reference # 008054	5.00		
11/25	Transfer to Checking 06:06p #0647 ONLINE Reference # 000343	10.00		175.00
11/27	Transfer From Checking 11/26 04:09a #0647 ONLINE Reference # 003135		625.00	
11/27	Transfer to Checking 11/26 09:52p #0647 ONLINE Reference # 001496	800.00		0.00
12/04	Transfer From Checking 04:50a #0647 ONLINE Reference # 007225		250.00	250.00
12/07	Transfer From Checking 12/05 05:11a #0647 ONLINE Reference # 002436		100.00	
12/07	Transfer From Checking 12/05 03:24p #0647 ONLINE Reference # 007287		100.00	
12/07	Transfer to Checking 12/06 01:42a #0647 ONLINE Reference # 005188	50.00		
12/07	Cash Withdrawal 12/06 02:27a #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	100.00		

SAVINGS ACTIVITY		Continued		
Date	Description	Amount Subtracted	Amount Added	Balance
12/07	Cash Withdrawal 12/06 02:27a #0647 Citibank ATM 1779 RIVER OAKS DR, CALUMET CITY, IL	300.00		0.00
12/08	Transfer From Checking 10:34a #0647 ONLINE Reference # 005692		400.00	
12/08	Cash Withdrawal 07:28p #0647 Citibank ATM 8650 S STONY ISL, CHICAGO, IL	400.00		0.00
Total Subtracted/Added		2,345.00	2,295.00	

All transaction times and dates reflected are based on Eastern Time.
The balance in your Money Market Account is zero. Please note that if you maintain a zero balance for 90 consecutive days, we will consider the account inactive and will close it. We appreciate your business and we hope you will keep your account open. To do so, simply make a deposit.

Regulation D limits the number of certain transactions allowed from this account per statement period to 6.
 For this statement period, you have completed 4 such transactions.
 Exceeding these limits for three statement periods within a 12 month period may cause your account to be closed.
 Please contact customer service with any questions.

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Savings / Money Market	888-248-4226 (For speech and hearing impaired customers only TTY: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

IN CASE OF ERRORS

In Case of Errors or Questions About Your Electronic Fund Transfers:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013: Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for 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 and/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 in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution 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. See your Client Manual for details.

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