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 CITIBANK, N. A.
Account
42010902296

AUDREY D BROWN
 1425 W 227TH ST APT 4
 TORRANCE CA

90501-5024

Statement Period
Jul 12 - Aug 10, 2021

BASIC BANKING PACKAGE AS OF AUGUST 10, 2021

Relationship Summary:

Checking	\$430.26
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

In the coming weeks, we'll be initiating implementation of automatic linking functionality to link all your eligible Citi Retail Bank and Credit Card accounts to your existing User ID. Once this update takes place, you will be notified with a confirmation email. Linking your accounts to a single User ID will allow you to view your accounts in one convenient location while maintaining the ability to manage certain preferences for each account. As a reminder, for the security of your account(s), please do not share your login credentials with others, including authorized user(s).

SUGGESTIONS AND RECOMMENDATIONS

Effective immediately, the Funds Availability section of the Marketplace Addendum has been revised to eliminate the longer delay exceptions for Redeposit of Checks Returned Unpaid, the longer delay exception for repeated Overdrafts and the Special Deposit Procedures for checks. To view the notice visit www.citi.com/accountagreementsandnotices and click on Funds Availability at Citibank 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	None

*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				
42010902296				
			Beginning Balance:	\$209.14-
			Ending Balance:	\$430.26
Date	Description	Amount Subtracted	Amount Added	Balance
07/12	Returned Insufficient Funds - ACH Txn		9.20	
07/12	Credit Adjustment for Inquiry # R-100164210711		9.20	
07/12	Monthly Service Fee	12.00		
07/12	Returned Check/NSF Fee	34.00		236.74-
07/13	ACH Electronic Credit BANK OF AMERICA FndTrnsfr BROWN,AUDREY,D		250.00	
07/13	Overdraft Fee	34.00		
07/13	ACH Electronic Debit Dave, Inc DEBIT	5.00		
07/13	ACH Electronic Debit Dave, Inc DEBIT	5.00		
07/13	ACH Electronic Debit Brigit.com PROTECTION	50.00		
07/13	ACH Electronic Debit SPOTLOAN DEBIT	132.78		213.52-
07/14	Other Credit		34.00	
07/14	Returned Insufficient Funds - ACH Txn		50.00	
07/14	Returned Insufficient Funds - ACH Txn		132.78	
07/14	Overdraft Fee	68.00		
07/14	Returned Check/NSF Fee	68.00		132.74-
07/15	Debit Card Purchase 07/13 09:34a #3339 COINBASE 8889087930 CA 21195	13.15		145.89-
07/20	ACH Electronic Debit Dave, Inc DEBIT	1.00		
07/20	ACH Electronic Debit NorthropGrummanF PURCHASE 75551368	50.00		
07/20	ACH Electronic Debit Dave, Inc DEBIT	95.99		
07/20	ACH Electronic Debit NorthropGrummanF PURCHASE 75551270	100.00		392.88-
07/21	Returned Insufficient Funds - ACH Txn		1.00	
07/21	Returned Insufficient Funds - ACH Txn		50.00	
07/21	Returned Insufficient Funds - ACH Txn		95.99	
07/21	Returned Insufficient Funds - ACH Txn		100.00	
07/21	Returned Check/NSF Fee	136.00		281.89-
07/22	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		59.10	
07/22	Deposit 03:03p #3339 Citibank ATM 18505 S WEST AV, GARDENA, CA		300.00	
07/22	Zelle Debit PAY ID:CTI5xSM6Ohz5 ORG ID:VSA NAME:Kevin Cifuen	60.00		17.21
07/23	ACH Electronic Debit ML PLUS MEMBRSHP MONEYLION ML21584478	9.20		
07/23	Debit PIN Purchase OFFICE DE 24313 CRENSH TORRENCE CAUS05159	3.00		
07/23	Other Debit	9.20		4.19-
07/26	Zelle Credit PAY ID:WFCT0BZPY57B ORG ID:WFC NAME:DIANE BROWN		5.00	
07/26	Zelle Credit PAY ID:BACIf4z5arx6 ORG ID:BAC NAME:MELANIE YOUN		9.03	
07/26	Stop Payment - ACH Transaction		9.20	
07/26	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		22.42	
07/26	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		49.25	
07/26	Deposit 07:39p #3339 Citibank ATM 18505 S WEST AV, GARDENA, CA		180.00	
07/26	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		379.13	
07/26	ACH Electronic Debit Coinbase.com B6R7DUR6 B6R7DUR65064	2.82		
07/26	Zelle Debit PAY ID:CTIbEktlBwa8 ORG ID:BAC NAME:MELANIE YOUN	9.03		
07/26	Zelle Debit PAY ID:CTIDbGmiNR9h ORG ID:WFC NAME:DIANE BROWN	250.00		
07/26	ACH Electronic Debit NET PAY ADVANCE RETRY PYMT	300.00		87.99
07/27	Zelle Credit PAY ID:WFCT0BZW7VXZ ORG ID:WFC NAME:DIANE BROWN		100.00	
07/27	Zelle Credit PAY ID:WFCT0BZVYKXK ORG ID:WFC NAME:DIANE BROWN		150.00	
07/27	Zelle Credit PAY ID:WFCT0BZVYZMK ORG ID:WFC NAME:DIANE BROWN		150.00	
07/27	Returned Insufficient Funds - ACH Txn		300.00	
07/27	ACH Electronic Credit BANK OF AMERICA FndTrnsfr BROWN,AUDREY,D		500.00	
07/27	Zelle Credit PAY ID:WFCT0C22HMYR ORG ID:WFC NAME:DIANE BROWN		600.00	
07/27	Returned Check/NSF Fee	34.00		
07/27	ACH Electronic Debit Brigit.com PROTECTION	50.00		
07/27	Debit Card Purchase 07/23 #3339 OFFICE DEPOT #916 TORRANCE CA 21207 Specialty Retail stores	0.84		
07/27	Debit Card Purchase 07/24 12:18a #3339 CASH APP*AUDREY BRO 4153753176 CA 21205	4.00		
07/27	ACH Electronic Debit Empower Inc 1000113331	75.00		
07/27	ACH Electronic Debit Dave, Inc DEBIT	95.99		
07/27	ACH Electronic Debit SPOTLOAN DEBIT	132.78		1,495.38
07/28	Credit - MoneySend Possible Finance Dallas TXUS06265		110.00	

CHECKING ACTIVITY		Continued		
Date	Description	Amount Subtracted	Amount Added	Balance
07/28	Zelle Debit PAY ID:CTI2nd6e3cdd ORG ID:WFC NAME:DIANE BROWN	40.00		
07/28	Zelle Debit PAY ID:CTIhjKwVqd4t ORG ID:WFC NAME:DIANE BROWN	40.00		
07/28	Debit PIN Purchase CVS/PHARMACY #10 10022-LOS ANGELES CAUS05159	31.69		
07/28	Debit PIN Purchase STATERBROS153 8640 ALONPARAMOUNT CAUS05154	53.07		
07/28	Debit PIN Purchase WAL-MART #5072 TORRANCE CAUS05153	164.95		
07/28	Debit Card Purchase 07/26 12:29p #3339 COINBASE 8889087930 CA 21208	21.50		
07/28	Debit Card Purchase 07/26 05:15a #3339 PAYPAL *CRYPTO HUB 4029357733 CA 21208	25.58		
07/28	Debit Card Purchase 07/26 08:12p #3339 CASH APP*AUDREY BRO 4153753176 CA 21208	50.00		
07/28	Debit Card Purchase 07/26 08:31p #3339 CASH APP*AUDREY BRO 4153753176 CA 21208	50.00		
07/28	Debit Card Purchase 07/26 07:42p #3339 CASH APP*AUDREY BRO 4153753176 CA 21208	100.00		1,028.59
07/29	ACH Electronic Credit Brigit.com PROTECTION		35.00	
07/29	Zelle Credit PAY ID:WFCT0C2FGS96 ORG ID:WFC NAME:DIANE BROWN		200.00	
07/29	Debit Card Purchase 07/27 02:39a #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	1.00		
07/29	Debit Card Purchase 07/27 07:11p #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	1.00		
07/29	Debit Card Purchase 07/27 05:08a #3339 BRIGIT 8555280091 NY 21209	9.99		
07/29	Debit Card Purchase 07/27 08:57p #3339 CARNITAS EL INDIO TORRANCE CA 21209 Restaurant/Bar	13.67		
07/29	Debit Card Purchase 07/28 02:58a #3339 AFTERPAY SAN FRANCISCO CA 21209 Specialty Retail stores	24.03		
07/29	Debit Card Purchase 07/26 04:41a #3339 POSSIBLE FINANCE 206-202-5115 WA 21209	30.88		
07/29	Debit Card Purchase 07/26 11:36a #3339 POSSIBLE FINANCE 206-202-5115 WA 21209	30.88		
07/29	Debit Card Purchase 07/26 04:35a #3339 POSSIBLE FINANCE 206-202-5115 WA 21209	30.88		
07/29	Debit Card Purchase 07/26 04:35a #3339 POSSIBLE FINANCE 206-202-5115 WA 21209	30.89		
07/29	Debit Card Purchase 07/27 07:10p #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	35.00		
07/29	Debit Card Purchase 07/27 06:13a #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	50.00		
07/29	Debit Card Purchase 07/27 09:22p #3339 PEI*HANDYPICTURES CIUDAD DE MEX MEX21209 Misc Business Services	50.03		
07/29	Debit Card Purchase 07/27 03:54a #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	149.98		
07/29	Debit Card Purchase 07/27 04:22a #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	150.00		
07/29	Debit Card Purchase 07/27 05:34a #3339 CASH APP*AUDREY BRO 4153753176 CA 21209	150.00		
07/29	ACH Electronic Debit 6101585bbb9e9b60a747fad3/ 31f21d6b624a7fd	1.00		504.36
07/30	ACH Electronic Credit NorthropGrummanF CREDIT		1.00	
07/30	Credit - MoneySend Dave Inc Los Angeles CAUS06065		100.00	
07/30	Mobile Purchase Sign Based 07/28 03:28a #3339 Amazon.com*2E4EK47F2 Amzn.com/bill WA 21210 Specialty Retail stores	11.17		
07/30	Debit Card Purchase 07/29 12:23a #3339 COINBASE 8889087930 CA 21210	12.50		
07/30	Debit Card Purchase 07/28 04:35p #3339 DELFIN SEAFOOD MARKET PARAMOUNT CA 21210 Restaurant/Bar	14.01		
07/30	Debit Card Purchase 07/27 06:16p #3339 NETPAY ADVANCE 888-9423320 KS 21210	15.00		
07/30	Debit Card Purchase 07/28 09:26p #3339 COINBASE 8889087930 CA 21210	18.00		
07/30	Debit Card Purchase 07/29 #3339 GRUBHUBRUBIOSCOASTALG 8775851085 NY 21210 Restaurant/Bar	28.73		
07/30	Debit Card Purchase 07/28 05:24a #3339 COINBASE 8889087930 CA 21210	35.00		
07/30	Debit Card Purchase 07/28 04:48a #3339 COINBASE 8889087930 CA 21210	35.00		
07/30	Debit Card Purchase 07/28 09:35p #3339 CASH APP*AUDREY BRO 4153753176 CA 21210	49.97		

CHECKING ACTIVITY		Continued		
Date	Description	Amount Subtracted	Amount Added	Balance
07/30	Debit Card Purchase 07/28 09:47p #3339 CASH APP*AUDREY BRO 4153753176 CA 21210	50.00		335.98
08/02	Credit - MoneySend Homebase West Memphis ARUS06065		0.02	
08/02	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		34.23	
08/02	Credit - MoneySend EMPOWER CASH ADVANCE San FranciscoCAUS06065		50.00	
08/02	Mobile Deposit		50.00	
08/02	Zelle Credit PAY ID:BACj6h8bhg4p ORG ID:BAC NAME:MIKHAILA BEC		100.00	
08/02	Credit - MoneySend COINBASE SAN FRANCISCOCAUS06065		478.81	
08/02	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		971.67	
08/02	Zelle Debit PAY ID:CTIG1jZ5oE9w ORG ID:WFC NAME:DIANE BROWN	13.00		
08/02	Zelle Debit PAY ID:CTlxcu8SjBjb ORG ID:VSA NAME:Kevin Cifuen	35.00		
08/02	Zelle Debit PAY ID:CTIllpcsXHnA ORG ID:BAC NAME:MIKHAILA BEC	100.00		
08/02	Zelle Debit PAY ID:CTIe4aNIEs4a ORG ID:WFC NAME:DIANE BROWN	800.00		
08/02	Debit PIN Purchase WALGREENS STORE 22930 STORRANCE CAUS05159	14.22		
08/02	Debit PIN Purchase WAL-MART #5072 TORRANCE CAUS05153	170.29		
08/02	Debit Card Purchase 07/29 07:58p #3339 SPECTRUM 855-707-7328 MO 21211 Phones, Cable & Utilities	45.98		
08/02	Debit Card Purchase 07/29 09:41p #3339 SPECTRUM 855-707-7328 MO 21211 Phones, Cable & Utilities	176.50		665.72
08/03	Credit - MoneySend Dave Inc Los Angeles CAUS06065		100.00	
08/03	Deposit 04:59p #3339 Citibank ATM 18505 S WEST AV, GARDENA, CA		800.00	
08/03	ACH Electronic Debit TRANSFORM CREDIT 5201586	5.00		
08/03	Debit PIN Purchase WALGREENS STORE 14250 PHAWTHORNE CAUS05159	16.53		
08/03	Debit PIN Purchase WALGREENS STORE 22930 STORRANCE CAUS05159	23.98		
08/03	Debit PIN Purchase VIA ITALIA TORRANCE CAUS05156	312.03		
08/03	Debit Card Purchase 07/30 08:20p #3339 COINBASE 8889087930 CA 21212	35.00		
08/03	Debit Card Purchase 07/31 02:17p #3339 CASH APP*AUDREY BRO 4153753176 CA 21214	50.00		
08/03	Debit Card Purchase 07/30 08:17p #3339 CITY OF LA DWP 8003425397 CA 21214 Phones, Cable & Utilities	75.00		
08/03	Debit Card Purchase 07/31 05:52p #3339 CASH APP*AUDREY BRO 4153753176 CA 21214	100.00		948.18
08/04	Credit - MoneySend Homebase West Memphis ARUS06065		0.02	
08/04	ACH Electronic Credit BANK OF AMERICA FndTrnsfr BROWN,AUDREY,D		5.54	
08/04	ACH Electronic Credit NorthropGrummanF CREDIT		12.00	
08/04	Credit - MoneySend Homebase West Memphis ARUS06065		100.00	
08/04	Zelle Credit PAY ID:WFCT0C3X4SV4 ORG ID:WFC NAME:DIANE BROWN		200.00	
08/04	Zelle Credit PAY ID:WFCT0C3W5L4 ORG ID:WFC NAME:DIANE BROWN		300.00	
08/04	Debit PIN Purchase LA GOLD C 1600 W SLAUS LOS ANGELES CAUS05159	29.00		
08/04	Debit PIN Purchase MELROSE AVENUE LOS ANGELES CAUS05156	40.50		
08/04	Debit PIN Purchase FAMILY SOCKS LOS ANGELES CAUS05156	53.66		
08/04	Debit PIN Purchase STICKERSIGN LOS ANGELES CAUS05156	160.00		
08/04	Debit Card Purchase 08/02 03:29p #3339 DAVE.COM 8448573283 CA 21215	10.00		
08/04	Debit Card Purchase 08/02 06:27p #3339 DAVE.COM 8448573283 CA 21215	95.99		
08/04	Debit Card Purchase 08/02 03:04p #3339 MONEYGRAM US 000-000-0000 TX 21215	154.99		1,021.60
08/05	ACH Electronic Credit GUSTO EBV 588442		0.01	
08/05	Zelle Credit PAY ID:WFCT0C46HJ8H ORG ID:WFC NAME:DIANE BROWN		11.00	
08/05	Zelle Credit PAY ID:WFCT0C3YCZTJ ORG ID:WFC NAME:DIANE BROWN		30.00	
08/05	Debit Card Purchase 08/03 05:42p #3339 INSTACASH REPAYMENT 8886598244 NY 21216	3.00		
08/05	Mobile Purchase Sign Based 08/03 09:20p #3339 Amazon Prime*2P4O21TC2 8665572820 WA 21216 Misc Mail & Phone orders	6.56		
08/05	Debit Card Purchase 08/02 05:35p #3339 JACK IN THE BOX 3161 LOS ANGELES CA 21216 Restaurant/Bar	18.23		
08/05	Debit Card Purchase 08/03 04:19p #3339 POPEYES 3325 TORRANCE CA 21216 Restaurant/Bar	24.62		

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
08/05	Debit Card Purchase 08/03 09:43p #3339 CASH APP*AUDREY BRO 4153753176 CA 21216	35.00			
08/05	Debit Card Purchase 08/03 09:56p #3339 CASH APP*AUDREY BRO 4153753176 CA 21216	35.00			
08/05	Debit Card Purchase 08/03 05:35p #3339 MONEYLION LOAN REPAYME 8886598244 NY 21216	352.32		587.88	
08/06	Debit Card Purchase 08/04 10:08p #3339 CASH APP*BROWN 4153753176 CA 21217	1.00			
08/06	Debit Card Purchase 08/04 03:11a #3339 TACO BELL #026841 LOS ANGELES CA 21217 Restaurant/Bar	8.95			
08/06	Debit Card Purchase 08/03 05:31p #3339 STARBUCKS STORE 57520 LOS ANGELES CA 21217 Restaurant/Bar	13.80			
08/06	Debit Card Purchase 08/04 04:24a #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	27.00			
08/06	Debit Card Purchase 08/04 10:55p #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	29.00			
08/06	Debit Card Purchase 08/04 01:09a #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	35.00			
08/06	Debit Card Purchase 08/04 03:44p #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	37.00			
08/06	Debit Card Purchase 08/04 04:40a #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	40.00			
08/06	Debit Card Purchase 08/04 05:42a #3339 COINBASE 8889087930 CA 21217	40.00			
08/06	Debit Card Purchase 08/04 09:35p #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	50.00			
08/06	Debit Card Purchase 08/04 10:15p #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	60.00			
08/06	Debit Card Purchase 08/04 10:17p #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	60.00			
08/06	Debit Card Purchase 08/04 05:17a #3339 CASH APP*AUDREY BRO 4153753176 CA 21217	75.00			
08/06	Debit Card Purchase 08/03 08:41p #3339 ZAP*ZAPPOS.COM 800-927-7671 NV 21217 Specialty Retail stores	87.60		23.53	
08/09	Zelle Credit PAY ID:WFCT0C4MBJX4 ORG ID:WFC NAME:DIANE BROWN		50.00		
08/09	Zelle Credit PAY ID:BACn3culhs7j ORG ID:BAC NAME:MIKHAILA BEC		50.00		
08/09	Zelle Credit PAY ID:BACrftlei6v3 ORG ID:BAC NAME:MELANIE YOUN		120.00		
08/09	Credit - MoneySend PAYPAL*Brown Audrey San Jose CAUS01265		120.17		
08/09	Zelle Debit PAY ID:CTID0SgxlPja ORG ID:WFC NAME:DIANE BROWN	50.00			
08/09	Zelle Debit PAY ID:CTIkqfML1e0W ORG ID:BAC NAME:MIKHAILA BEC	50.00			
08/09	Zelle Debit PAY ID:CTIj1lbza46y ORG ID:BAC NAME:MELANIE YOUN	120.00			
08/09	Debit PIN Purchase WAL-MART Wal-Mart Sto TORRANCE CAUS05153	80.67		63.03	
08/10	Zelle Credit PAY ID:WFCT0C572S5Y ORG ID:WFC NAME:DIANE BROWN		120.00		
08/10	ACH Electronic Credit BANK OF AMERICA FndTrnsfr BROWN,AUDREY,D		500.00		
08/10	Zelle Debit PAY ID:CTIBBlw18i2s ORG ID:VSA NAME:Kevin Cifuen	10.00			
08/10	ACH Electronic Debit Brigit.com PROTECTION	35.00			
08/10	ACH Electronic Debit SPOTLOAN DEBIT	132.78			
08/10	Debit PIN Purchase STATERBRO 8640 ALONDRA PARAMOUNT CAUS05154	11.96			
08/10	Debit PIN Purchase SHIEKH SHOES # 21 CULVER CITY CAUS05156	14.47			
08/10	Debit Card Purchase 08/08 10:21p #3339 KFC K312023 TORRANCE CA 21221 Restaurant/Bar	8.74			
08/10	Debit Card Purchase 08/08 10:25p #3339 COINBASE 8889087930 CA 21221	9.11			
08/10	Debit Card Purchase 08/08 10:12p #3339 POPEYES 3325 TORRANCE CA 21221 Restaurant/Bar	9.83			
08/10	Debit Card Purchase 08/06 11:18p #3339 PAYPAL *DIAYANNGILL 4029357733 CA 21221	20.88		430.26	
Total Subtracted/Added		7,555.37	8,194.77		

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.

CHECKING ACTIVITY		Continued
Overdraft and Returned Item Fees		
	Statement Period Total	Year to Date Total
Total Overdraft Fees	\$102.00	\$442.00
Total Returned Item Fees	\$272.00	\$578.00

CUSTOMER SERVICE INFORMATION		
<p>IF YOU HAVE QUESTIONS ON:</p> <p>Checking</p>	<p>YOU CAN CALL*:</p> <p>888-248-4226 (For Speech and Hearing Impaired Customers Only TTY: 800-945-0258)</p>	<p>YOU CAN WRITE:</p> <p>Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966</p>
<p>* To ensure quality service, calls are randomly monitored.</p>		

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.

Citibank is an Equal Housing Lender.



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