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CITIBANK, N. A.  
**Account**  
**42028082602**

**JOHN SCOTT**  
**235 PINE STREET**  
**BAKERSFIELD CA**

93304-2650

**Statement Period**  
**Oct 26 - Nov 26, 2020**

**BASIC BANKING PACKAGE AS OF NOVEMBER 26, 2020**

**Relationship Summary:**

<b>Checking</b>	<b>\$100.80</b>
<b>Savings</b>	<b>\$0.00</b>
<b>Investments (not FDIC Insured)</b>	-----
<b>Loans</b>	-----
<b>Credit Cards</b>	-----

Your 2020 ATM Security Tips and Important Notice Regarding Future Verbal and Written Communications are now available to view online. Visit [citi.com/accountagreementsandnotices](http://citi.com/accountagreementsandnotices) and click on Consumer Deposit Account Agreements, Banking Relationship Fact Sheets, and Notices to view the notices.

	<b>Balance</b>
<b>Checking</b>	
Regular Checking	\$100.80
<b>Savings</b>	<b>Balance</b>
Citi® Savings	\$0.00
<b>Total Checking and Savings at Citibank</b>	<b>\$100.80</b>

Your Retail Bank Consumer Privacy Notice is now available. To view it online, visit <http://citi.com/accountagreementsandnotices> and click on Privacy Notice under Consumer Deposit Account Agreements, Banking Relationship Fact Sheets, and Notices.

**SUGGESTIONS AND RECOMMENDATIONS**

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.

**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	1 @ \$2.50 = \$2.50

\*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****42028082602**
**Beginning Balance:** \$142.82  
**Ending Balance:** \$100.80

Date	Description	Amount Subtracted	Amount Added	Balance
10/26	Fee for Non-Citibank ATM use	5.00		
10/26	Monthly Service Fee	12.00		
10/26	Debit Card Purchase 10/23 02:38a #5767 Microsoft*Xbox Redmond WA 20297 Misc Business Services	4.99		
10/26	Debit Card Purchase 10/21 12:11a #5767 CCBill.com *The Mayfi 888-5969279 AZ 20297 Misc Mail & Phone orders	29.80		91.03
10/27	Debit Card Purchase 10/24 03:01a #5767 Microsoft*Xbox Redmond WA 20298 Misc Business Services	1.99		
10/27	Debit Card Purchase 10/22 11:55p #5767 BURGER KING #6342 Q07 BAKERSFIELD CA 20298 Restaurant/Bar	2.80		
10/27	Debit Card Purchase 10/24 02:31a #5767 TACO BELL 316300316349 BAKERSFIELD CA 20300 Restaurant/Bar	12.15		
10/27	Debit Card Purchase 10/22 11:55p #5767 BURGER KING #6342 Q07 BAKERSFIELD CA 20298 Restaurant/Bar	14.36		
10/27	Debit Card Purchase 10/21 #5767 EPOCH *PaperStree MIAMI FL 20298 Misc Mail & Phone orders	14.95		
10/27	Debit Card Purchase 10/22 10:20p #5767 VENMO 8558124430 NY 20298	60.00		15.22-
10/29	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		24.75	
10/29	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		39.62	
10/29	Debit PIN Purchase CIGARETTE WORLD 4 BAKERSFIELD CAUS05159	12.00		
10/29	Debit PIN Purchase 7-ELEVEN BAKERSFIELD CAUS00155	14.19		22.96
10/30	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		19.75	42.71
11/02	Debit Card Purchase 10/29 12:27a #5767 MCDONALD'S F34124 BAKERSFIELD CA 20304 Restaurant/Bar	10.71		32.00
11/03	Debit Card Purchase 10/30 06:08p #5767 BURGER KING #6342 Q07 BAKERSFIELD CA 20307 Restaurant/Bar	8.70		
11/03	Debit Card Purchase 10/29 07:24p #5767 BURGER KING #6342 Q07 BAKERSFIELD CA 20305 Restaurant/Bar	10.68		
11/03	Debit Card Purchase 10/30 01:30a #5767 SONIC DRIVE IN #4016 BAKERSFIELD CA 20305 Restaurant/Bar	11.98		0.64
11/05	ACH Electronic Credit D2D Experts PAYROLL		2,086.86	

**CHECKING ACTIVITY****Continued**

<b>Date</b>	<b>Description</b>	<b>Amount Subtracted</b>	<b>Amount Added</b>	<b>Balance</b>
11/05	Zelle Debit PAY ID:CTIAwqMHEXGV ORG ID:WFC NAME:JONATHAN TOR	250.00		
11/05	Debit PIN Purchase 7-ELEVEN Bakersfield CAUS00155	39.91		
11/05	Cash Withdrawal 04:09p #5767 ATM 9600 BRIMHALL ROAD BAKERSFIELD CAUS051	200.00		1,597.59
11/09	Debit PIN Purchase 7-ELEVEN BAKERSFIELD CAUS05155	12.15		
11/09	Debit PIN Purchase SMOKE ZONE BAKERSFIELD CAUS05159	16.97		
11/09	Debit PIN Purchase CIGARETTE WORLD 4 BAKERSFIELD CAUS05159	20.00		
11/09	Debit PIN Purchase 705 FASTR 1200 COFFEE BAKERSFIELD CAUS02155	52.82		
11/09	Debit Card Purchase 11/05 09:51p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	1.34		
11/09	Mobile Purchase Sign Based 11/06 02:37a #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	4.49		
11/09	Debit Card Purchase 11/05 06:48p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	9.99		
11/09	Debit Card Purchase 11/06 02:39a #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	17.99		
11/09	Debit Card Purchase 11/05 11:41p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	17.99		
11/09	Debit Card Purchase 11/05 04:32p #5767 VENMO 8558124430 NY 20311	20.00		
11/09	Debit Card Purchase 11/05 06:52a #5767 APPLE.COM/BILL 866-712-7753 CA 20311 Specialty Retail stores	22.99		
11/09	Debit Card Purchase 11/05 06:52a #5767 APPLE.COM/BILL 866-712-7753 CA 20311 Specialty Retail stores	23.97		
11/09	Debit Card Purchase 11/05 09:47a #5767 APPLE.COM/BILL 866-712-7753 CA 20311 Specialty Retail stores	34.98		
11/09	Cash Withdrawal 11/08 03:23a #5767 ATM 9600 BRIMHALL ROAD BAKERSFIELD CAUS051	40.00		
11/09	Debit Card Purchase 11/05 11:42p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	44.99		
11/09	Cash Withdrawal 11/06 11:07p #5767 Non Citi ATM PAI ISO BAKERSFIELD CAUS051	62.65		
11/09	Mobile Purchase Sign Based 11/05 09:43p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	67.49		
11/09	Debit Card Purchase 11/05 06:15p #5767 Microsoft*Xbox Redmond WA 20311 Misc Business Services	89.99		
11/09	Debit Card Purchase 11/05 12:01p #5767 SPRINT *WIRELESS 800-639-6111 KS 20311 Phones, Cable & Utilities	157.14		879.65
11/10	Foreign Transaction Fee AMRVIB.COM 18888844887 BGR20312	0.35		
11/10	Debit Card Purchase 11/07 #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	0.99		
11/10	Debit Card Purchase 11/07 #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	0.99		
11/10	Debit Card Purchase 11/07 #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	0.99		
11/10	Debit Card Purchase 11/07 01:47a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	0.99		
11/10	Debit Card Purchase 11/07 01:46a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	0.99		
11/10	Debit Card Purchase 11/09 12:51a #5767 Microsoft*Xbox Redmond WA 20314 Misc Business Services	3.99		
11/10	Debit Card Purchase 11/06 09:52a #5767 MICROSOFT*XBOX MSBILL.INFO WA 20312 Misc Business Services	3.99		
11/10	Debit Card Purchase 11/06 12:28p #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	4.49		

## CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/10	Debit Card Purchase 11/07 03:15a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	4.49		
11/10	Debit Card Purchase 11/08 04:46a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	5.00		
11/10	Debit Card Purchase 11/07 11:42a #5767 ABTGPC.COM 877-229-8746 CA 20314 Misc Personal Services	6.99		
11/10	Mobile Purchase Sign Based 11/08 12:21a #5767 HLU*HULU 1150076193477 HULU.COM/BILL CA 20314 Phones, Cable & Utilities	7.72		
11/10	Debit Card Purchase 11/07 03:12a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	8.99		
11/10	Debit Card Purchase 11/06 10:29a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	8.99		
11/10	Debit Card Purchase 11/06 02:39p #5767 NETFLIX.COM NETFLIX.COM CA 20312 Phones, Cable & Utilities	8.99		
11/10	Debit Card Purchase 11/08 01:07a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	9.00		
11/10	Debit Card Purchase 11/07 08:32a #5767 Microsoft*Xbox Redmond WA 20314 Misc Business Services	9.99		
11/10	Debit Card Purchase 11/08 04:40a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	10.00		
11/10	Debit Card Purchase 11/08 08:11p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	11.00		
11/10	Debit Card Purchase 11/06 02:45a #5767 AMRVIB.COM 18888844887 BGR20312 Misc Personal Services	11.70		
11/10	Debit Card Purchase 11/08 05:49a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	15.00		
11/10	Debit Card Purchase 11/06 02:34a #5767 MICROSOFT*XBOX MSBILL.INFO WA 20312 Misc Business Services	16.74		
11/10	Debit Card Purchase 11/06 05:57p #5767 DOORDASH*7-ELEVEN 6506819470 CA 20314 Restaurant/Bar	16.82		
11/10	Debit Card Purchase 11/06 06:53p #5767 MICROSOFT*XBOX MSBILL.INFO WA 20312 Misc Business Services	17.99		
11/10	Debit Card Purchase 11/07 02:54a #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	17.99		
11/10	Debit Card Purchase 11/06 03:56p #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	17.99		
11/10	Debit Card Purchase 11/06 12:23p #5767 Microsoft*Xbox Redmond WA 20312 Misc Business Services	17.99		
11/10	Debit Card Purchase 11/06 07:01a #5767 MCW#1005-CALLOWAY BAKERSFIELD CA 20314 Autos (rental, service, gas)	19.99		
11/10	Debit Card Purchase 11/08 10:03a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20314 Recreational Services	20.00		
11/10	Debit Card Purchase 11/06 12:03p #5767 DOORDASH*7-ELEVEN 6506819470 CA 20314 Restaurant/Bar	20.20		
11/10	Mobile Purchase Sign Based 11/07 11:48p #5767 HLU*HULU 1150076198827 HULU.COM/BILL CA 20314 Phones, Cable & Utilities	26.98		
11/10	Debit Card Purchase 11/07 06:42p #5767 DOORDASH*BURGER KING 6506819470 CA 20314 Restaurant/Bar	37.86		
11/10	Debit Card Purchase 11/06 12:35p #5767 YOURSCOREANDMORE.COM 866-752-5004 CA 20312 Misc Business Services	39.94		
11/10	Debit Card Purchase 11/08 04:24a #5767 SWPMHT.COM 866-765-0794 FL 20314 Misc Mail & Phone orders	39.99		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/10	Debit Card Purchase 11/08 12:20a #5767 HLU*HULU 1150076199096 HULU.COM/BILL CA 20314 Phones, Cable & Utilities	47.36		
11/10	Debit Card Purchase 11/06 01:52a #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20312 Recreational Services	50.00		
11/10	Debit Card Purchase 11/08 06:15a #5767 Microsoft*Xbox Redmond WA 20314 Misc Business Services	59.99		
11/10	Debit Card Purchase 11/05 08:35p #5767 VENMO 8558124430 NY 20312	60.00		
11/10	Debit Card Purchase 11/06 02:35p #5767 VENMO 8558124430 NY 20312	60.00		
11/10	Debit Card Purchase 11/06 09:47p #5767 SHOGUN PALACE BAKERSFIELD CA 20314 Restaurant/Bar	126.59		29.60
11/12	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		0.67	
11/12	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		3.39	
11/12	Debit Card Purchase Return 11/10 #5767 Microsoft*Xbox Redmond WA 20315 Misc Business Services		59.99	
11/12	Debit Card Purchase 11/09 11:01a #5767 NTDGST.COM 888-834-4294 CA 20315 Misc Mail & Phone orders	10.99		
11/12	Debit Card Purchase 11/09 #5767 DOORDASH*BURGER KING 6506819470 CA 20315 Restaurant/Bar	25.69		56.97
11/13	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		59.40	
11/13	Zelle Credit PAY ID:JPM471226515 ORG ID:JPM NAME:PRZEMYSLAW M		120.00	
11/13	Debit PIN Purchase CIGARETTE WORLD 4 BAKERSFIELD CAUS05159	24.50		
11/13	Debit Card Purchase 11/11 05:53a #5767 YOURSCOREANDMORE.COM 866-752-5004 CA 20317 Misc Business Services	0.50		
11/13	Debit Card Purchase 11/10 #5767 PROBILLER.COM 855-232-9555 CYP20317 Misc Mail & Phone orders	9.99		
11/13	Cash Withdrawal 08:28p #5767 ATM 5301 STOCKDALE HWY BAKERSFIELD CAUS051	80.00		121.38
11/16	Debit PIN Purchase 7-ELEVEN BAKERSFIELD CAUS05155	0.94		
11/16	Debit Card Purchase 11/12 11:14p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20318 Recreational Services	5.00		
11/16	Debit Card Purchase 11/11 07:02p #5767 VENMO 8558124430 NY 20318	40.00		75.44
11/17	Debit Card Purchase 11/13 11:18p #5767 Microsoft*Xbox Redmond WA 20319 Misc Business Services	1.34		
11/17	Debit Card Purchase 11/13 11:18p #5767 Microsoft*Xbox Redmond WA 20319 Misc Business Services	4.49		
11/17	Debit Card Purchase 11/13 08:11p #5767 BAKERSFIELD CRAB N SPI BAKERSFIELD CA 20319 Restaurant/Bar	79.63		10.02-
11/19	Credit - MoneySend Brigit New York NYUS06065		0.01	
11/19	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		10.75	
11/19	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		14.36	
11/19	ACH Electronic Credit VOLA VOLA		50.00	
11/19	Credit - MoneySend Brigit New York NYUS06065		50.00	
11/19	Credit - MoneySend Possible Finance Dallas TXUS06265		225.00	
11/19	ACH Electronic Credit VBS FirstLoan 8883402911		1,500.00	
11/19	Debit PIN Purchase 7-ELEVEN BAKERSFIELD CAUS05155	16.40		
11/19	Debit PIN Purchase 7-ELEVEN Bakersfield CAUS00155	18.17		
11/19	Debit PIN Purchase RITE AID 06451 BAKERSFIELD CAUS05159	19.52		
11/19	Cash Withdrawal 08:31p #5767 ATM 1107 CALLOWAY DRIVE BAKERSFIELD CAUS051	80.00		1,706.01
11/20	Debit PIN Purchase 7-ELEVEN BAKERSFIELD CAUS05155	29.38		
11/20	Debit Card Purchase 11/19 07:34a #5767 Microsoft*Xbox Redmond WA 20324 Misc Business Services	16.74		
11/20	Debit Card Purchase 11/19 07:12a #5767 Microsoft*Xbox Redmond WA 20324 Misc Business Services	17.99		
11/20	Debit Card Purchase 11/19 06:40a #5767 Microsoft*Xbox Redmond WA 20324 Misc Business Services	17.99		

**CHECKING ACTIVITY****Continued**

<b>Date</b>	<b>Description</b>	<b>Amount Subtracted</b>	<b>Amount Added</b>	<b>Balance</b>
11/20	Debit Card Purchase 11/19 06:37a #5767 Microsoft*Xbox Redmond WA 20324 Misc Business Services	17.99		1,605.92
11/23	Transfer From Money Market 11/22 02:28p #5767 ONLINE Reference # 005719		18.00	
11/23	Transfer From Money Market 11/22 06:46p #5767 ONLINE Reference # 009557		42.00	
11/23	Transfer From Money Market 11/22 04:46p #5767 ONLINE Reference # 005924		100.00	
11/23	ACH Electronic Debit VOLA VOLA IBXPG7N6A	6.99		
11/23	Zelle Debit PAY ID:CTIBxlqYyjMt ORG ID:WFC NAME:JONATHAN TOR	50.00		
11/23	Zelle Debit PAY ID:CTInvp1Lk2Bm ORG ID:WFC NAME:JONATHAN TOR	60.00		
11/23	Debit PIN Purchase CHEVRON/SULLIVAN PETROLBAKERSFIELD CAUS05155	3.35		
11/23	Debit PIN Purchase CIGARETTE WORLD 4 BAKERSFIELD CAUS05159	25.74		
11/23	Transfer to Money Market 11/22 09:02a #5767 ONLINE Reference # 006481	160.00		
11/23	Debit Card Purchase 11/19 10:12p #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	1.34		
11/23	Debit Card Purchase 11/19 11:44p #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	1.34		
11/23	Debit Card Purchase 11/19 11:27a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	1.34		
11/23	Debit Card Purchase 11/20 12:23a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	4.49		
11/23	Debit Card Purchase 11/19 10:11p #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	7.74		
11/23	Debit Card Purchase 11/20 01:04a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	7.74		
11/23	Debit Card Purchase 11/19 10:00a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	8.99		
11/23	Debit Card Purchase 11/19 10:02a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	8.99		
11/23	Debit Card Purchase 11/20 03:08a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	8.99		
11/23	Debit Card Purchase 11/19 10:26a #5767 EXPERIAN* CREDIT REPOR 4793436237 CA 20325 Misc Mail & Phone orders	14.99		
11/23	Debit Card Purchase 11/20 12:19a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	17.99		
11/23	Debit Card Purchase 11/19 09:38p #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	17.99		
11/23	Debit Card Purchase 11/19 07:57a #5767 MICROSOFT*XBOX MSBILL.INFO WA 20325 Misc Business Services	17.99		
11/23	Debit Card Purchase 11/19 08:18p #5767 SPRINT WIRELESS 800-639-6111 KS 20325 Phones, Cable & Utilities	21.48		
11/23	Debit Card Purchase 11/19 09:45p #5767 MICROSOFT*XBOX MSBILL.INFO WA 20325 Misc Business Services	44.99		
11/23	Debit Card Purchase 11/20 12:57a #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	44.99		
11/23	Cash Withdrawal 11/21 12:50a #5767 ATM 9600 BRIMHALL ROAD BAKERSFIELD CAUS051	60.00		
11/23	Debit Card Purchase 11/19 11:43p #5767 Microsoft*Xbox Redmond WA 20325 Misc Business Services	67.49		
11/23	Debit Card Purchase 11/19 09:31p #5767 MICROSOFT*XBOX MSBILL.INFO WA 20325 Misc Business Services	89.99		
11/23	Debit Card Purchase 11/19 01:00p #5767 SPRINT WIRELESS 800-639-6111 KS 20325 Phones, Cable & Utilities	167.09		843.89
11/24	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		24.75	

## CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
11/24	ACH Electronic Credit MONEYLION P2P JOHN SCOTT		25.00	
11/24	Foreign Transaction Fee AMRVIB.COM 18888844887 BGR20326	0.70		
11/24	Zelle Debit PAY ID:CTIwPuveldk7 ORG ID:WFC NAME:JONATHAN TOR	25.00		
11/24	Debit PIN Purchase CIGARETTE WORLD 4 BAKERSFIELD CAUS05159	16.47		
11/24	Debit Card Purchase 11/21 05:15a #5767 DAVE.COM 8448573283 CA 20328	1.00		
11/24	Debit Card Purchase 11/20 02:08p #5767 Microsoft*Xbox Redmond WA 20326 Misc Business Services	1.34		
11/24	Debit Card Purchase 11/22 03:15a #5767 Microsoft*Xbox Redmond WA 20328 Misc Business Services	3.99		
11/24	Debit Card Purchase 11/21 07:09a #5767 Microsoft*Xbox Redmond WA 20326 Misc Business Services	4.49		
11/24	Debit Card Purchase 11/22 05:25p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20328 Recreational Services	5.00		
11/24	Debit Card Purchase 11/22 05:14p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20328 Recreational Services	5.00		
11/24	Debit Card Purchase 11/22 07:03p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20328 Recreational Services	5.00		
11/24	Debit Card Purchase 11/21 11:20a #5767 POSTMATES MEMBERSHIP 8778877815 CA 20328 Restaurant/Bar	9.99		
11/24	Debit Card Purchase 11/21 03:30p #5767 SEZZLE ODR TLKG P1 6515045402 MN 20328 Specialty Retail stores	12.49		
11/24	Debit Card Purchase 11/22 07:29p #5767 HH BAKERSFIELD LLC BAKERSFIELD CA 20328 Specialty Retail stores	12.99		
11/24	Debit Card Purchase 11/20 #5767 LEVEL BANK PREMIUM DUE WALNUT CREEK CA 20326 Misc Business Services	15.00		
11/24	Debit Card Purchase 11/20 06:21p #5767 Microsoft*Xbox Redmond WA 20326 Misc Business Services	16.74		
11/24	Debit Card Purchase 11/21 05:00a #5767 Microsoft*Xbox Redmond WA 20326 Misc Business Services	17.99		
11/24	Debit Card Purchase 11/22 02:28p #5767 Microsoft*Xbox Redmond WA 20328 Misc Business Services	17.99		
11/24	Debit Card Purchase 11/20 08:38p #5767 DOORDASH*7-ELEVEN 6506819470 CA 20328 Restaurant/Bar	21.35		
11/24	Debit Card Purchase 11/20 01:28p #5767 DRAFTKINGS 6175007995 617-500-7995 MA 20326 Recreational Services	22.13		
11/24	Debit Card Purchase 11/21 07:28p #5767 PANDA EXPRESS #3275 BAKERSFIELD CA 20328 Restaurant/Bar	22.27		
11/24	Debit Card Purchase 11/20 02:52a #5767 AMRVIB.COM 18888844887 BGR20326 Misc Personal Services	23.36		
11/24	Debit Card Purchase 11/21 01:08a #5767 DOORDASH*LITTLE CAESAR 6506819470 CA 20328 Restaurant/Bar	24.55		
11/24	Debit Card Purchase 11/21 03:30p #5767 SEZZLE ODR 2300 P1 6515045402 MN 20328 Specialty Retail stores	24.99		
11/24	Debit Card Purchase 11/20 12:12a #5767 CCBill.com *The Mayfi 888-5969279 AZ 20328 Misc Mail & Phone orders	29.80		
11/24	Debit Card Purchase 11/21 02:33a #5767 igvault SHANGHAI CHN20328	31.36		
11/24	Debit Card Purchase 11/20 06:38a #5767 MONEYLION INSTACASH 8886598244 NY 20326	31.99		
11/24	Debit Card Purchase 11/22 12:02a #5767 igvault SHANGHAI CHN20328	41.26		
11/24	Debit Card Purchase 11/20 06:36p #5767 Microsoft*Xbox Redmond WA 20326 Misc Business Services	44.99		
11/24	Debit Card Purchase 11/20 03:14p #5767 VENMO 8558124430 NY 20326	70.00		

**CHECKING ACTIVITY** **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
11/24	Debit Card Purchase 11/19 11:53p #5767 VENMO 8558124430 NY 20326	80.00		
11/24	Debit Card Purchase 11/20 02:22a #5767 VENMO 8558124430 NY 20326	90.00		164.41
11/25	Credit - MoneySend VENMO*Scott Quentin New York CityNYUS01265		39.60	
11/25	Debit PIN Purchase SMOKE ZONE BAKERSFIELD CAUS05159	32.46		
11/25	Debit Card Purchase 11/24 #5767 Microsoft*Xbox Redmond WA 20329 Misc Business Services	1.34		
11/25	Debit Card Purchase 11/24 12:15a #5767 Microsoft*Xbox Redmond WA 20329 Misc Business Services	1.34		
11/25	Debit Card Purchase 11/24 #5767 Microsoft*Xbox Redmond WA 20329 Misc Business Services	4.49		
11/25	Debit Card Purchase 11/21 05:41a #5767 EPOCH *PaperStree MIAMI FL 20329 Misc Mail & Phone orders	14.95		
11/25	Debit Card Purchase 11/22 06:28p #5767 APPLEBEES BAKE21110283 BAKERSFIELD CA 20329 Restaurant/Bar	48.63		100.80
<b>Total Subtracted/Added</b>		<b>4,555.92</b>	<b>4,513.90</b>	

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	\$0.00	\$170.00
Total Returned Item Fees	\$0.00	\$204.00

Overdraft Protection		
As of	Source of Coverage	Amount
11/26	Citi® Savings	\$0

Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.

**SAVINGS ACTIVITY**

**Citi® Savings**

**42028082610** **Beginning Balance: \$0.00**  
**Ending Balance: \$0.00**

Date	Description	Amount Subtracted	Amount Added	Balance
11/23	Transfer From Checking 11/22 09:02a #5767 ONLINE Reference # 006481		160.00	
11/23	Transfer to Checking 11/22 02:28p #5767 ONLINE Reference # 005719	18.00		
11/23	Transfer to Checking 11/22 06:46p #5767 ONLINE Reference # 009557	42.00		
11/23	Transfer to Checking 11/22 04:46p #5767 ONLINE Reference # 005924	100.00		0.00
<b>Total Subtracted/Added</b>		<b>160.00</b>	<b>160.00</b>	

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.

**SAVINGS ACTIVITY** **Continued**

Regulation D limits the number of certain transactions allowed from this account per statement period to 6. For this statement period, you have completed 3 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**

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

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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