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 CITIBANK, N. A.
Account
42024440564

REBECCA ANN FIGUEROA
 4016 EAST 1ST STREET APT #2
 LOS ANGELES CA 90063-3624

Statement Period
Oct 5 - Nov 3, 2020

ACCESS ACCOUNT PACKAGE AS OF NOVEMBER 3, 2020

Relationship Summary:

Checking	\$106.44
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----
Credit Cards	-----

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

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.

ACCESS ACCOUNT PACKAGE FEES

Access Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$10.00	None
Fee for non-Citibank ATM transaction	\$2.50	1 @ \$2.50 = \$2.50

*To waive the monthly service fee, make one qualifying direct deposit or 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

Access Account

42024440564

Beginning Balance: \$688.68
Ending Balance: \$106.44

Date	Description	Amount Subtracted	Amount Added	Balance
10/05	Zelle Credit PAY ID:BAC668c4cc3b ORG ID:BAC NAME:ESPINO, MANU		35.00	
10/05	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		50.00	
10/05	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		100.00	
10/05	Zelle Credit PAY ID:JPM447919679 ORG ID:JPM NAME:JESSIKA OCAM		133.00	
10/05	Fee for Non-Citibank ATM use	2.50		
10/05	Zelle Debit PAY ID:CTI8t3bsyZQB ORG ID:BAC NAME:MANUEL ESPIN	8.50		
10/05	Zelle Debit PAY ID:CTI2eGfdILHv ORG ID:BAC NAME:MANUEL ESPIN	12.00		
10/05	Zelle Debit PAY ID:CTI3Cyfg3Lby ORG ID:BAC NAME:MANUEL ESPIN	20.00		
10/05	ACH Electronic Debit COMENITY PAY BH WEB PYMT P20276789565474	60.00		
10/05	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	5.19		
10/05	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	6.69		
10/05	Debit PIN Purchase WM SUPERC Wal-Mart Sup ROSEMEAD CAUS05154	35.42		
10/05	Debit PIN Purchase Wal-Mart Super Center ROSEMEAD CAUS05154	36.69		
10/05	Debit PIN Purchase WM SUPERC Wal-Mart Sup ROSEMEAD CAUS05154	40.00		
10/05	Debit Card Purchase 10/02 02:46a #1477 NETFLIX.COM NETFLIX.COM CA 20276 Phones, Cable & Utilities	15.99		
10/05	Debit Card Purchase 10/01 11:22p #1477 WENDY'S 12134 SOUTH GATE CA 20276 Restaurant/Bar	39.71		723.99
10/06	Zelle Credit PAY ID:JPM448298608 ORG ID:JPM NAME:ALFREDO VALE		33.00	
10/06	Zelle Credit PAY ID:JPM448354683 ORG ID:JPM NAME:JESSIKA OCAM		100.00	
10/06	Zelle Debit PAY ID:CTIa6unpoGiz ORG ID:BAC NAME:MANUEL ESPIN	15.00		
10/06	Debit PIN Purchase RALPHS #0 2230 ATLANTI MONTEREY PARKCAUS05154	17.85		
10/06	Debit Card Purchase 10/04 04:17a #1477 LeapFrog Academy 800-701-5327 CA 20279 Specialty Retail stores	5.99		
10/06	Debit Card Purchase 10/01 10:34p #1477 DISNEYPLUS 888-9057888 CA 20277	6.99		
10/06	Debit Card Purchase 10/01 04:58p #1477 THE HOME DEPOT #0620 HAWTHORNE CA 20277 Specialty Retail stores	55.10		
10/06	Debit Card Purchase 10/02 03:36a #1477 WALMART.COM AA 8009666546 AR 20277 Retail stores	57.46		
10/06	Debit Card Purchase 10/02 01:55p #1477 GRUBHUBSAMURAIRAMENRO 8775851085 NY 20279 Restaurant/Bar	74.33		
10/06	Debit Card Purchase 10/01 11:39a #1477 SPECTRUM 855-707-7328 CA 20277 Phones, Cable & Utilities	75.00		
10/06	Debit Card Purchase 10/03 08:20p #1477 APPLEBEES MONE21120167 MONTEBELLO CA 20279 Restaurant/Bar	104.18		
10/06	ACH Electronic Debit Bridgecrest RETRY PYMT	240.00		205.09
10/07	Zelle Debit PAY ID:CTIJw6ga5lyN ORG ID:JPM NAME:YESENIA GONZ	9.50		
10/07	Debit Card Purchase 10/05 04:11a #1477 APPLE.COM/BILL 1111111111 CA 20280 Specialty Retail stores	17.96		
10/07	Debit Card Purchase 10/05 09:17p #1477 PUBLIC STORAGE 22315 800-567-0759 CA 20280 Misc Business Services	133.00		44.63
10/08	ACH Electronic Credit VBS Loan At Last 8446768550		525.00	569.63
10/09	Zelle Debit PAY ID:CTIUbmHTeE8u ORG ID:BAC NAME:MANUEL ESPIN	10.00		559.63
10/13	Zelle Debit PAY ID:CTI4Ft66Jump ORG ID:BAC NAME:MANUEL ESPIN	130.00		
10/13	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	3.50		
10/13	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	4.48		
10/13	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	7.24		
10/13	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	21.66		
10/13	Debit PIN Purchase FOR YOU BARGAIN INC MONTEREY PARKCAUS05154	33.23		
10/13	Debit Card Purchase 10/08 03:17p #1477 TASTIO DOUNTS LOS ANGELES CA 20283 Restaurant/Bar	9.70		349.82

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/14	Debit Card Purchase 10/09 #1477 GLOBALTEL.NET 830-4605887 FL 20286 Misc Personal Services	14.99		
10/14	Debit Card Purchase 10/08 09:04p #1477 GTL*INMATE PHONE SVC 877-650-4249 VA 20284 Phones, Cable & Utilities	20.00		
10/14	Debit Card Purchase 10/11 03:29a #1477 SHAPERMINT 4847722274 NV 20286 Specialty Retail stores	31.62		
10/14	Debit Card Purchase 10/10 11:24p #1477 OLYMPIC TROYS #1 LOS ANGELES CA 20286 Restaurant/Bar	34.88		
10/14	Cash Withdrawal 09:49p #1477 Citibank ATM 3479 E 1ST ST, LS ANGELES, CA	100.00		148.33
10/15	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		100.00	
10/15	ACH Electronic Credit N4868 EAST LOS A DIR DEP		980.09	
10/15	Zelle Debit PAY ID:CTInnB7ciu1a ORG ID:BAC NAME:MANUEL ESPIN	20.00		
10/15	Zelle Debit PAY ID:CTIrWbifrm12 ORG ID:BAC NAME:MAGDA DIAZ J	20.00		
10/15	ACH Electronic Debit CAPITAL ONE ONLINE PMT 028839910082141	25.00		
10/15	ACH Electronic Debit FINGERHUT PAYMENT	35.00		
10/15	ACH Electronic Debit Earnin Active PAYMENTRET 197746201	50.00		
10/15	ACH Electronic Debit Earnin Active PAYMENTRET 197307532	102.00		
10/15	ACH Electronic Debit Earnin Active PAYMENTRET 197192606	102.00		
10/15	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	5.35		
10/15	Cash Withdrawal 09:46p #1477 Non Citi ATM RAMIREZ LIQU-55685 LOS ANGELES CAUS051	62.00		807.07
10/16	Zelle Credit PAY ID:BACa72ea9b9e ORG ID:BAC NAME:ESPINO, MANU		35.00	
10/16	Zelle Credit PAY ID:BAC43e5f9fe8 ORG ID:BAC NAME:ESPINO, MANU		65.00	
10/16	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		100.00	
10/16	ACH Electronic Debit Earnin TO TIP JAR 200543619	50.00		
10/16	Zelle Debit PAY ID:CTIgyG2Bnas ORG ID:BAC NAME:MANUEL ESPIN	80.00		
10/16	Debit PIN Purchase KS JR MARKET LOS ANGELES CAUS05154	13.15		
10/16	Debit PIN Purchase WSS #86 OLYMPIC LOS ANGELES CAUS05153	45.98		
10/16	Debit Card Purchase 10/14 02:58a #1477 SPECTRUM 855-707-7328 CA 20289 Phones, Cable & Utilities	40.00		777.94
10/19	Zelle Credit PAY ID:BACc238ffe29 ORG ID:BAC NAME:ESPINO, MANU		25.00	
10/19	ACH Electronic Credit Earnin WD TIP JAR		50.00	
10/19	Credit - MoneySend Possible Finance Dallas TXUS06265		125.00	
10/19	ACH Electronic Debit Bridgecrest DT RETAIL	50.00		
10/19	Debit PIN Purchase La Blanquita Tortilleri/Los Angeles CAUS05154	7.22		
10/19	Debit PIN Purchase SUPERIOR SUPER WHSE #11/LOS ANGELES CAUS05154	18.58		
10/19	Debit Card Purchase 10/14 03:16p #1477 MCDONALD'S F10129 LOS ANGELES CA 20290 Restaurant/Bar	22.75		
10/19	Debit Card Purchase 10/14 #1477 rainbowshops.com 844-572-4626 PA 20290 Specialty Retail stores	61.24		818.15
10/20	Zelle Debit PAY ID:CTIp2g2Xqk3p ORG ID:BAC NAME:MANUEL ESPIN	12.00		
10/20	Debit PIN Purchase SHELL SERVICE STATION LOS ANGELES CAUS05155	1.41		
10/20	Debit PIN Purchase 7-ELEVEN LOS ANGELES CAUS05155	6.89		
10/20	Debit Card Purchase 10/17 08:58a #1477 ABCMOUSE.COM* 800-633-3331 CA 20293 Schools/Education, Day Care	9.95		
10/20	Debit Card Purchase 10/18 12:11a #1477 POPEYES 13443 COLTON CA 20293 Restaurant/Bar	10.95		
10/20	Debit Card Purchase 10/16 11:39a #1477 OPORTUN INC. -- PNM 8885539196 CA 20291	16.00		
10/20	Debit Card Purchase 10/16 11:48p #1477 WALMART GROCERY 8009666546 AR 20293 Food & Beverages	76.13		
10/20	Debit Card Purchase 10/16 04:12a #1477 NATIONWIDE INSURANCE 8004211444 OH 20293 Misc Business Services	195.00		
10/20	Debit Card Purchase 10/16 04:37p #1477 FREEWAY FUNDING INC. 805-9812200 CA 20293	379.81		110.01
10/21	ACH Electronic Credit Earnin WD TIP JAR		50.00	
10/21	Zelle Debit PAY ID:CTIAvluLoVkl ORG ID:BAC NAME:MANUEL ESPIN	20.00		
10/21	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	5.29		
10/21	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	9.18		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/21	Debit Card Purchase 10/19 03:34p #1477 EB TUNNEL OF TERROR-W 8014137200 CA 20294 Misc Business Services	22.85		102.69
10/22	Credit - MoneySend FloatMe San Antonio TXUS06065		20.00	
10/22	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	5.19		
10/22	Debit PIN Purchase LA CONCHITA LOS ANGELES CAUS05154	6.89		
10/22	Debit Card Purchase 10/20 01:52p #1477 TRYCLOUDYCOM LONG BEACH CA 20295 Specialty Retail stores	25.90		
10/22	Debit Card Purchase 10/19 02:36p #1477 NATIONWIDE INS 8004211444 OH 20295 Misc Business Services	51.76		32.95
10/23	Expedited Card Fee	6.00		
10/23	Fee for PIN Mailer	7.00		
10/23	Debit Card Purchase 10/21 03:38a #1477 CREDIT SCORE 247 833-5687913 UT 20296 Misc Personal Services	1.00		18.95
10/26	Refund Exp Card Fee Adjustment for Inquiry # R-347650201024		6.00	
10/26	Fee for PIN Mailer (Rev) Adjustment for Inquiry # R-347650201024		7.00	
10/26	Zelle Debit PAY ID:CTIhL7IESm30 ORG ID:JPM NAME:ALFREDO ZUNI	8.00		
10/26	Zelle Debit PAY ID:CTIj1h1gvDin ORG ID:JPM NAME:ALFREDO ZUNI	8.00		
10/26	Debit Card Purchase 10/21 03:29p #1477 JIMS BURGERS LOS ANGELES CA 20297 Restaurant/Bar	15.94		0.01
10/28	Zelle Credit PAY ID:BAC25eaf873c ORG ID:BAC NAME:ESPINO, MANU		200.00	200.01
10/29	Zelle Credit PAY ID:BACcf366d862 ORG ID:BAC NAME:ESPINO, MANU		10.00	
10/29	Zelle Debit PAY ID:CTIaGdtxC3xQ ORG ID:JPM NAME:YEsENIA GONZ	15.00		
10/29	ACH Electronic Debit FLOATME DB ONLINE PMT 201029020126V67	24.00		
10/29	ACH Electronic Debit VBS Loan At Last 8446768550	137.66		33.35
10/30	Zelle Credit PAY ID:BAC1361e5555 ORG ID:BAC NAME:ESPINO, MANU		50.00	
10/30	ACH Electronic Credit N4868 EAST LOS A DIR DEP		980.05	
10/30	ACH Electronic Debit CAPITAL ONE ONLINE PMT 030339910045249	31.00		
10/30	Zelle Debit PAY ID:CTITnv2BH0gq ORG ID:BAC NAME:MANUEL ESPIN	33.00		
10/30	Zelle Debit PAY ID:CTIzYvkqFRqI ORG ID:VSA NAME:Juan C Serra	40.00		
10/30	ACH Electronic Debit Earnin Active PAYMENTRET 200498787	100.00		
10/30	ACH Electronic Debit Earnin Active PAYMENTRET 200588692	104.00		
10/30	Zelle Debit PAY ID:CTIg2jmijM2 ORG ID:BAC NAME:MANUEL ESPIN	300.00		
10/30	ACH Electronic Debit Bridgecrest DT RETAIL	351.52		103.88
11/02	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		0.01	
11/02	Zelle Credit PAY ID:BAC0e551673c ORG ID:BAC NAME:ESPINO, MANU		20.00	
11/02	Zelle Credit PAY ID:BACf85b4e9f4 ORG ID:BAC NAME:ESPINO, MANU		40.00	
11/02	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		50.00	
11/02	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		100.00	
11/02	Zelle Debit PAY ID:CTI0Gwttfbms ORG ID:BAC NAME:MANUEL ESPIN	30.00		
11/02	Zelle Debit PAY ID:CTIczbHftoky ORG ID:BAC NAME:MANUEL ESPIN	93.00		
11/02	Debit PIN Purchase MARY'S MARKET LOS ANGELES CAUS05154	5.98		
11/02	Debit PIN Purchase 7-ELEVEN MONTEREY PARKCAUS05155	19.17		
11/02	Cash Withdrawal 10/31 11:38p #1470 Citibank ATM 3479 E 1ST ST, LS ANGELES, CA	40.00		
11/02	Cash Withdrawal 01:29a #1470 Citibank ATM 3479 E 1ST ST, LS ANGELES, CA	60.00		65.74
11/03	Credit - MoneySend Earnin-Activehours Palo Alto CAUS06065		50.00	
11/03	Debit Card Purchase Return rainbowshops.com 844-572-4626 PA 19114 20201029		61.24	
11/03	Debit PIN Purchase SHELL SERVICE STATION LOS ANGELES CAUS05155	12.00		
11/03	Debit Card Purchase 11/01 06:36p #1470 SERGIOS TACOS - LA LOS ANGELES CA 20307 Restaurant/Bar	26.28		
11/03	Debit Card Purchase 10/31 11:47p #1470 PRONTO PIZZA EAST LA LOS ANGELES CA 20307 Restaurant/Bar	32.26		106.44
	Total Subtracted/Added	4,682.63	4,100.39	

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.

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL*:	YOU CAN WRITE:
Checking	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
* 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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