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 CITIBANK, N. A.  
**Account**  
**163494950**

**SAMUEL LOYO REYES**  
 13503 Albion Circle  
 Thornton CO

80241-1569

**Statement Period**  
**Nov 23 - Dec 20, 2020**

**CITIBANK ACCOUNT AS OF DECEMBER 20, 2020**

**Relationship Summary:**

<b>Checking</b>	<b>\$180.00-</b>
<b>Savings</b>	<b>\$199.49</b>
<b>Investments (not FDIC Insured)</b>	-----
<b>Loans</b>	-----
<b>Credit Cards</b>	-----

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.

<b>Checking</b>	<b>Balance</b>
Regular Checking	\$180.00-
<b>Savings</b>	<b>Balance</b>
Citi® Savings	\$199.49
<b>Total Checking and Savings at Citibank</b>	<b>\$19.49</b>

**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](http://www.citi.com/accountagreementsandnotices) and clicking on Client Manual - Consumer Accounts under Consumer Deposit Account Agreements, Banking Relationship Fact Sheets, and Notices.

**CITIBANK ACCOUNT PACKAGE FEES**

When determining your fees for this statement period, Citibank considered your combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

\*The Monthly Service Fee and non-Citibank ATM fees are waived with \$10,000 or more in combined average monthly balances from deposits, retirement accounts, and investments.

Fees*	Your Combined Balance Range
Monthly Service Fee	\$0-\$1,499 \$25.00

Transaction Fees	Standard	Your Transaction Activity and Fees this Statement Period
Fee for non-Citibank ATM transaction	\$2.50	12 @ \$2.50 = \$30.00

<b>CITIBANK ACCOUNT PACKAGE FEES</b>	<b>Continued</b>
<p>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).</p> <p>Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.</p>	

<b>CHECKING ACTIVITY</b>
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<b>Regular Checking</b>					
<b>163494950</b>	<b>Beginning Balance:</b>				\$342.15
				<b>Ending Balance:</b>	\$180.00-
<b>Date</b>	<b>Description</b>	<b>Amount Subtracted</b>	<b>Amount Added</b>	<b>Balance</b>	
11/23	Transfer From Money Market 11/22 08:27p #3546 ONLINE Reference # 006342		60.00		
11/23	Debit PIN Purchase GAS MART DENVER COUS05155	3.66			
11/23	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS00155	30.19			
11/23	Debit Card Purchase 11/18 09:10p #3546 STILL SMOKEN DENVER CO 20325 Specialty Retail stores	5.32			
11/23	Debit Card Purchase 11/19 02:33p #3546 MCDONALD'S F10737 DENVER CO 20325 Restaurant/Bar	23.62			
11/23	Cash Withdrawal 11/21 11:07a #3546 ATM 7211 PECOS ST DENVER COUS051	40.00			
11/23	Debit Card Purchase 11/19 02:15p #3546 1232 LKQ SS DENVER DENVER CO 20325 Autos (rental, service, gas)	218.60		80.76	
11/24	Transfer From Money Market 10:11p #3546 ONLINE Reference # 004554		100.00		
11/24	Transfer From Money Market 09:58p #3546 ONLINE Reference # 000985		150.00		
11/24	ACH Electronic Credit CDLE UI BENEFITS UI PAYMENT		492.00		
11/24	Debit PIN Purchase SEI 27022 DENVER COUS05155	0.93			
11/24	Debit PIN Purchase GAS MART DENVER COUS05155	5.62			
11/24	Transfer to Money Market 06:38p #3546 ONLINE Reference # 003847	55.00			
11/24	Debit PIN Purchase ROSS STORES #1704 WESTMINSTER COUS05153	200.00			
11/24	Transfer to Money Market 02:08p #3546 ONLINE Reference # 000939	400.00			
11/24	Debit Card Purchase 11/21 02:09p #3546 84TH SMOKE SHOP THORNTON CO 20328 Specialty Retail stores	5.42			
11/24	Debit Card Purchase 11/20 02:25p #3546 MCDONALD'S F10737 DENVER CO 20326 Restaurant/Bar	9.20			
11/24	Debit Card Purchase 11/22 08:45p #3546 MCDONALD'S F34804 THORNTON CO 20328 Restaurant/Bar	13.86			
11/24	Debit Card Purchase 11/21 11:34a #3546 BIG MAMAS BURRITOS WESTMINSTER CO 20328 Restaurant/Bar	17.82			
11/24	Debit Card Purchase 11/21 08:48p #3546 LOS GALLITOS PECOS DENVER CO 20328 Restaurant/Bar	19.50			
11/24	Cash Withdrawal 07:20p #3546 ATM 7270 BROADWAY DENVER COUS051	20.00		75.41	
11/25	Debit PIN Purchase SEI 25069 DENVER COUS05155	5.16			
11/25	Debit PIN Purchase SEI 27022 DENVER COUS00155	24.04			
11/25	Debit Card Purchase 11/22 07:45p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20329 Autos (rental, service, gas)	1.75			
11/25	Debit Card Purchase 11/22 11:34p #3546 SPIRIT WORLD LIQUORS DENVER CO 20329 Food & Beverages	9.20		35.26	
11/27	Transfer From Money Market 11/26 01:05p #3546 ONLINE Reference # 005894		200.00		
11/27	Transfer From Money Market 12:38p #3546 ONLINE Reference # 005000		350.00		

CHECKING ACTIVITY					Continued
Date	Description		Amount Subtracted	Amount Added	Balance
11/27	ACH Electronic Credit EXCELPAYROLL PAYROLL			536.36	
11/27	Debit PIN Purchase GAS MART DENVER COUS05155		1.29		
11/27	Debit PIN Purchase GAS MART DENVER COUS05155		1.40		
11/27	Debit PIN Purchase GAS MART DENVER COUS05155		6.90		
11/27	Debit PIN Purchase CIRCLE K # 44147 7285 WESTMINSTER COUS05155		7.09		
11/27	Debit PIN Purchase GAS MART DENVER COUS05155		10.15		
11/27	Debit PIN Purchase SHELL SERVICE STATION WESTMINSTER COUS05155		16.52		
11/27	Debit PIN Purchase SEI 25069 DENVER COUS00155		28.65		
11/27	Transfer to Money Market 06:40a #3546 ONLINE Reference # 008474		550.00		
11/27	Debit Card Purchase 11/24 02:12p #3546 MCDONALD'S F10737 DENVER CO 20330 Restaurant/Bar		8.45		
11/27	Cash Withdrawal 01:01p #3546 ATM 10502 E COLFAX AURORA COUS051		40.00		
11/27	Cash Withdrawal 01:01p #3546 ATM 10502 E COLFAX AURORA COUS051		200.00		251.17
11/30	Zelle Credit PAY ID:BAC78b5c8f93 ORG ID:BAC NAME:ALEXIS LOYO			10.00	
11/30	Zelle Credit PAY ID:BAC20dc3efb1 ORG ID:BAC NAME:ALEXIS LOYO			20.00	
11/30	ACH Electronic Credit Apple Cash TRANSFER yawng.sickbuddh			150.00	
11/30	Transfer From Money Market 11/28 12:17p #3546 ONLINE Reference # 003456			234.00	
11/30	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS05155		1.51		
11/30	Debit PIN Purchase GAS MART DENVER COUS05155		3.24		
11/30	Debit PIN Purchase GAS MART DENVER COUS05155		3.55		
11/30	Debit PIN Purchase GAS MART DENVER COUS05155		3.66		
11/30	Debit PIN Purchase EMPIRE 3596 BROOMFIELD COUS05155		3.93		
11/30	Debit PIN Purchase CIRCLE K # 44101 801 W FEDERAL HEIGHCOUS05155		4.33		
11/30	Debit PIN Purchase GAS MART DENVER COUS05155		5.60		
11/30	Debit PIN Purchase 7-ELEVEN DENVER COUS05155		5.93		
11/30	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS00155		14.38		
11/30	Debit PIN Purchase SEI 25069 DENVER COUS00155		20.91		
11/30	Debit PIN Purchase O'REILLY AUTO PARTS 302DENVER COUS05155		31.40		
11/30	Debit PIN Purchase O'REILLY AUTO PARTS 302DENVER COUS05155		120.87		
11/30	Debit Card Purchase 11/25 01:55p #3546 MCDONALD'S F10737 DENVER CO 20331 Restaurant/Bar		9.80		
11/30	Cash Withdrawal 11/29 01:40p #3546 ATM 7270 BROADWAY DENVER COUS051		20.00		
11/30	Cash Withdrawal 11/29 11:02a #3546 Non Citi ATM GAS MART -K298095 DENVER COUS051		103.00		313.06
12/01	ACH Electronic Credit SPOTLOAN CREDIT			600.00	
12/01	Debit PIN Purchase CIRCLE K # 44101 801 W FEDERAL HEIGHCOUS05155		2.05		
12/01	Debit Card Purchase 11/26 01:24a #3546 LOS GALLITOS PECOS DENVER CO 20333 Restaurant/Bar		5.45		
12/01	Debit Card Purchase 11/28 10:40p #3546 BURGER KING #8413 Q07 DENVER CO 20335 Restaurant/Bar		7.54		
12/01	Debit Card Purchase 11/28 11:26a #3546 MCDONALD'S F10737 DENVER CO 20335 Restaurant/Bar		7.73		
12/01	Debit Card Purchase 11/27 05:44a #3546 MyIdWatchercom 8552103 8552103943 CA 20333 Misc Mail & Phone orders		12.95		
12/01	Debit Card Purchase 11/27 12:37p #3546 MCDONALD'S F10737 DENVER CO 20333 Restaurant/Bar		15.96		
12/01	Debit Card Purchase 11/28 12:28p #3546 AUTO PAINT SUPPLY DENVER CO 20335 Autos (rental, service, gas)		25.14		
12/01	Cash Withdrawal 08:16p #3546 ATM 650 E 64TH AVE DENVER COUS051		40.00		
12/01	Debit Card Purchase 11/28 10:35p #3546 RAINBOW LIQUORS DENVER CO 20335 Food & Beverages		82.92		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
12/01	Cash Withdrawal 09:41p #3546 Non Citi ATM PAI ISO DENVER COUS051	123.25		
12/01	ACH Electronic Debit SELF LENDER INC RETRY PYMT	150.00		440.07
12/02	Debit Card Purchase 11/29 12:56p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20336 Autos (rental, service, gas)	1.75		438.32
12/03	ACH Electronic Credit EXCELPAYROLL PAYROLL		460.86	899.18
12/04	Debit Card Purchase 12/01 11:00p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20338 Autos (rental, service, gas)	1.75		
12/04	Cash Withdrawal 02:41p #3546 Non Citi ATM GAS MART -K298095 DENVER COUS051	43.00		
12/04	Debit Card Purchase 12/02 05:12p #3546 DIVERSIFIED REC BUREAU WEST SENECA NY 20338 Misc Business Services	62.84		791.59
12/07	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS05155	0.97		
12/07	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS00155	28.75		
12/07	Debit PIN Purchase US POLO ASSN OUTLET 20 LAKEWOOD COUS05156	141.67		
12/07	Debit PIN Purchase TARGET T- 14500 W Colf Lakewood COUS05154	219.84		
12/07	Debit PIN Purchase FOOT LOCKER 08327 LAKEWOOD COUS05156	359.72		40.64
12/08	ACH Electronic Credit CDLE UI BENEFITS UI PAYMENT		492.00	
12/08	Debit Card Purchase 12/05 08:10p #3546 TACO STAR THORNTON CO 20342 Restaurant/Bar	25.04		507.60
12/09	Debit Card Purchase 12/06 07:04a #3546 LYFT RIDE SUN 5AM 8558659553 CA 20343 Misc Transportation	14.21		493.39
12/10	ACH Electronic Credit EXCELPAYROLL PAYROLL		605.48	
12/10	Debit Card Purchase 12/08 02:51p #3546 ARMY NAVY SURPLUS STOR 303-426-0488 CO 20344 Specialty Retail stores	367.60		731.27
12/11	ACH Electronic Credit ORION ENVIRONMEN DIRECT DEP		396.00	
12/11	Transfer to Money Market 03:34p #3546 ONLINE Reference # 002017	1,000.00		
12/11	Debit Card Purchase 12/09 06:31p #3546 USA*VEND AT AIR SERV DENVER CO 20345 Specialty Retail stores	1.75		
12/11	Debit Card Purchase 12/08 07:59p #3546 FIRST PROGRESS 866-3873955 TN 20345 Misc Business Services	29.95		95.57
12/14	Debit PIN Purchase GAS MART DENVER COUS05155	4.32		
12/14	Debit PIN Purchase SEI 38180 DENVER COUS05155	11.99		
12/14	ACH Electronic Debit FPB CR CARD RETRY PYMT C12640087	50.00		29.26
12/15	Transfer From Money Market 12/14 11:47p #3546 ONLINE Reference # 006548		25.00	
12/15	Overdraft Fee	34.00		
12/15	Debit Card Purchase 12/13 10:22a #3546 MCDONALD'S F10737 DENVER CO 20349 Restaurant/Bar	19.23		
12/15	Mobile Purchase Sign Based 12/12 07:25p #3546 D8146 APPLE CASH - ADDED TO 877-233-8552 CA 20349	20.00		
12/15	Debit Card Purchase 12/12 12:20p #3546 LYFT RIDE SAT 10AM 8558659553 CA 20349 Misc Transportation	30.55		49.52-
12/16	Debit Card Purchase 12/14 11:47p #3546 MCDONALD'S F10737 DENVER CO 20350 Restaurant/Bar	9.80		59.32-
12/17	ACH Electronic Credit EXCELPAYROLL PAYROLL		112.28	
12/17	Debit PIN Purchase SEI 13194 DENVER COUS05155	15.08		
12/17	Debit PIN Purchase WALGREENS STORE 1601 W FEDERAL HEIGHCOUS05159	27.17		10.71
12/18	Debit PIN Purchase GAS MART DENVER COUS05155	3.19		
12/18	Debit PIN Purchase PEORIA CONOCO AURORA COUS05155	5.41		
12/18	ACH Electronic Debit SPOTLOAN RETRY PYMT	182.11		180.00-
	<b>Total Subtracted/Added</b>	<b>5,516.13</b>	<b>4,993.98</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.

**CHECKING ACTIVITY** **Continued**

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

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	0
Go to <a href="http://thankyou.com">thankyou.com</a> to review your current point balance and redeem for rewards	

Summary includes only points awarded for your Citibank checking account relationship for this activity this statement period and does not reflect any bonus points received through promotional offers. In certain circumstances, there may be a delay between display of Points on checking statement and corresponding credit of points to your ThankYou Member Account. Points are not available for redemption until they appear in your ThankYou Member Account. Please refer to the ThankYou Rewards Terms and Conditions for important details about earning points with your Citibank checking account and how to redeem them.

**SAVINGS ACTIVITY**

**Citi® Savings**

**163494968** **Beginning Balance:** \$700.03  
**Ending Balance:** \$199.49

Date	Description	Amount Subtracted	Amount Added	Balance
11/23	Transfer to Checking 11/22 08:27p #3546 ONLINE Reference # 006342	60.00		
11/23	Cash Withdrawal 11/21 12:34p #3546 ATM 7211 PECOS ST DENVER COUS051	40.00		
11/23	Cash Withdrawal 11/22 10:31p #3546 Non Citi ATM El Agave Liquor Denver COUS051	42.50		
11/23	Cash Withdrawal 08:18p #3546 Non Citi ATM Super 99 cents Denver COUS021	42.95		
11/23	Cash Withdrawal 11/22 12:58p #3546 ATM 650 E 64TH AVE DENVER COUS051	100.00		
11/23	Cash Withdrawal 11/22 12:56p #3546 ATM 650 E 64TH AVE DENVER COUS051	200.00		214.58
11/24	Transfer From Checking 06:38p #3546 ONLINE Reference # 003847		55.00	
11/24	Transfer From Checking 02:08p #3546 ONLINE Reference # 000939		400.00	
11/24	Transfer to Checking 10:11p #3546 ONLINE Reference # 004554	100.00		
11/24	Transfer to Checking 09:58p #3546 ONLINE Reference # 000985	150.00		419.58
11/25	Cash Withdrawal 06:52p #3546 Non Citi ATM Super 99 cents Denver COUS021	102.95		316.63
11/27	Transfer From Checking 06:40a #3546 ONLINE Reference # 008474		550.00	
11/27	Transfer to Checking 11/26 01:05p #3546 ONLINE Reference # 005894	200.00		
11/27	Transfer to Checking 12:38p #3546 ONLINE Reference # 005000	350.00		
11/27	Cash Withdrawal 11/26 08:07p #3546 Non Citi ATM PECOS LIQUOR-290992 FEDERAL HEIGHCOUS051	82.50		234.13
11/30	Transfer to Checking 11/28 12:17p #3546 ONLINE Reference # 003456	234.00		0.13
12/11	Transfer From Checking 03:34p #3546 ONLINE Reference # 002017		1,000.00	1,000.13
12/15	Transfer to Checking 12/14 11:47p #3546 ONLINE Reference # 006548	25.00		
12/15	Cash Withdrawal 02:00p #3546 ATM 1107 SANTA FE DENVER COUS051	20.00		
12/15	Cash Withdrawal 02:52p #3546 ATM 1107 SANTA FE DENVER COUS051	20.00		

SAVINGS ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
12/15	Cash Withdrawal 06:25p #3546 ATM 595 HAVANA ST AURORA COUS051	40.00		895.13
12/16	Cash Withdrawal 06:40p #3546 Non Citi ATM Cardtronics CCSC WESTMINSTER COUS051	23.00		
12/16	Cash Withdrawal 12/15 11:38p #3546 ATM 1601 W 84TH AVE FEDERAL HEIGHCOUS051	120.00		752.13
12/17	Cash Withdrawal 11:34a #3546 Non Citi ATM AB PETROLEUM-K471778 DENVER COUS051	62.65		689.48
12/18	Cash Withdrawal 12:00p #3546 ATM 10502 E COLFAX AURORA COUS051	40.00		
12/18	Cash Withdrawal 04:31p #3546 Non Citi ATM GAS MART -K298095 DENVER COUS051	43.00		
12/18	Cash Withdrawal 07:19p #3546 Non Citi ATM MACERICH - F-K325194 BROOMFIELD COUS051	203.50		
12/18	Cash Withdrawal 07:20p #3546 Non Citi ATM MACERICH - F-K325194 BROOMFIELD COUS051	203.50		
12/18	Interest for 28 days, Annual Percentage Yield Earned 0.05%		0.01	199.49
<b>Total Subtracted/Added</b>		<b>2,505.55</b>	<b>2,005.01</b>	

*All transaction times and dates reflected are based on Eastern Time.*  
Regulation D limits the number of certain transactions allowed from this account per statement period to 6.  
For this statement period, you have completed 6 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>	<b>YOU CAN CALL:</b>	<b>YOU CAN WRITE:</b>
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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