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 CITIBANK, N. A.  
**Account**  
**42030802096**

**TAMARA PROVOST**  
**8039 GREENRIDGE DR APT 8**  
**OAKLAND CA 94605-3745**

**Statement Period**  
**Oct 26 - Nov 24, 2020**

**BASIC BANKING PACKAGE AS OF NOVEMBER 24, 2020**

**Relationship Summary:**

<b>Checking</b>	<b>\$0.07</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>Checking</b>	<b>Balance</b>
Regular Checking	\$0.07
<b>Savings</b>	<b>Balance</b>
Citi® Savings	\$0.00
<b>Total Checking and Savings at Citibank</b>	<b>\$0.07</b>

**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(Waived)
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**

**42030802096** **Beginning Balance:** \$0.00  
**Ending Balance:** \$0.07

Date	Description	Amount Subtracted	Amount Added	Balance
10/27	Deposit 02:41p #9681 Citibank ATM 4017 MAC ARTHR BL, OAKLND, CA		200.00	
10/27	Transfer to Checking 05:45p #9681 ONLINE Reference # 002724	200.00		0.00
11/13	ACH Electronic Credit ENJOY TECHNOLOGY DIRECT DEP		2,066.47	
11/13	Transfer to Checking 11:10a #9681 ONLINE Reference # 007947	60.00		
11/13	Transfer to Checking 03:45p #9681 ONLINE Reference # 001047	200.00		
11/13	Transfer to Checking 12:25p #9681 ONLINE Reference # 006631	500.00		1,306.47
11/16	Transfer to Checking 11/14 10:40p #9681 ONLINE Reference # 003152	25.00		
11/16	Transfer to Checking 07:48p #9681 ONLINE Reference # 001730	30.00		
11/16	Transfer to Checking 11/15 05:13p #9681 ONLINE Reference # 008736	65.00		
11/16	Transfer to Checking 11/15 12:07p #9681 ONLINE Reference # 009553	75.00		
11/16	Transfer to Checking 11/15 10:06p #9681 ONLINE Reference # 004078	100.00		
11/16	Transfer to Checking 11/13 10:44p #9681 ONLINE Reference # 008393	100.00		
11/16	Transfer to Checking 11/14 05:26p #9681 ONLINE Reference # 009434	106.00		
11/16	Transfer to Checking 11/15 03:11p #9681 ONLINE Reference # 002502	200.00		
11/16	Transfer to Checking 10:27p #9681 ONLINE Reference # 004141	250.00		355.47
11/17	Transfer to Checking 01:38p #9681 ONLINE Reference # 003130	50.00		
11/17	Cash Withdrawal 10:10p #9681 Citibank ATM 1325 BROADWAY ,OAKLAND, CA	60.00		245.47
11/18	Transfer to Checking 03:40p #9681 ONLINE Reference # 006987	40.00		205.47
11/19	Transfer to Checking 05:53p #9681 ONLINE Reference # 005078	40.00		165.47
11/23	Transfer to Checking 11/21 11:51p #9681 ONLINE Reference # 008391	5.40		
11/23	Transfer to Checking 11/22 12:52p #9681 ONLINE Reference # 009375	20.00		
11/23	Transfer to Checking 11/22 04:54p #9681 ONLINE Reference # 007902	80.00		
11/23	Cash Withdrawal 11/21 06:37p #9681 Citibank ATM 1325 BROADWAY ,OAKLAND, CA	60.00		0.07
<b>Total Subtracted/Added</b>		<b>2,266.40</b>	<b>2,266.47</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.

**SAVINGS ACTIVITY**

**Citi® Savings**

**42030802104** **Beginning Balance:** \$0.00  
**Ending Balance:** \$0.00

Date	Description	Amount Subtracted	Amount Added	Balance
10/26	Deposit 10/25 11:18p #9681 Citibank ATM 4017 MAC ARTHR BL, OAKLND, CA		40.00	40.00
10/27	Deposit 02:41p #9681 Citibank ATM 4017 MAC ARTHR BL, OAKLND, CA		100.00	
10/27	Transfer to Checking 04:31p #9681 ONLINE Reference # 007511	100.00		40.00

SAVINGS ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/29	Transfer to Checking 09:39p #9681 ONLINE Reference # 002835	40.00		0.00
	<b>Total Subtracted/Added</b>	<b>140.00</b>	<b>140.00</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.*

Regulation D limits the number of certain transactions allowed from this account per statement period to 6. For this statement period, you have completed 2 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
* 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.



