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CITIBANK, N. A.  
**Account**  
**42010979765**

**CHRIS Q LIEN**  
1850 Evans Ln spc 45  
San Jose CA

95125-2018

**Statement Period**  
**Oct 13 - Nov 12, 2020**

**BASIC BANKING PACKAGE AS OF NOVEMBER 12, 2020**

**Relationship Summary:**

<b>Checking</b>	<b>\$182.45</b>
<b>Savings</b>	<b>\$145.13</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	\$182.45
<b>Savings</b>	<b>Balance</b>
Citi® Savings	\$145.13
<b>Total Checking and Savings at Citibank</b>	<b>\$327.58</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	5 @ \$2.50 = \$12.50

\*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				
42010979765				
			<b>Beginning Balance:</b>	\$662.89
			<b>Ending Balance:</b>	\$182.45
Date	Description	Amount Subtracted	Amount Added	Balance
10/13	Fee for Non-Citibank ATM use	5.00		
10/13	Expedited Card Fee	6.00		
10/13	Monthly Service Fee	12.00		
10/13	Debit Card Purchase 10/08 10:57p #7773 CASH APP*NUNU 4153753176 CA 20283	40.00		
10/13	Cash Withdrawal 10/11 09:18p #7773 Non Citi ATM BAY 101 ATM 2 SAN JOSE CAUS051	203.00		396.89
10/14	Zelle Credit PAY ID:BAC17522dc58 ORG ID:BAC NAME:LINO, WALTER		13.50	
10/14	Foreign Transaction Fee UNS*WINJDRZEHW BEIJING CHN20286	0.89		
10/14	Foreign Transaction Fee UNS*QWKVXQ BEIJING CHN20286	0.96		
10/14	Foreign Transaction Fee TheBonusBoosts St Helens GBR20286	1.05		
10/14	Foreign Transaction Fee UNS*WINJDRZEHW BEIJING CHN20286	1.21		
10/14	Debit Card Purchase 10/12 03:39a #7773 CHUMBA GOLD COINS VALETTA MLT20287 Recreational Services	10.00		
10/14	Debit Card Purchase 10/09 09:19p #7773 BURGER KING #5901 Q07 4082873332 CA 20284 Restaurant/Bar	16.57		
10/14	Debit Card Purchase 10/11 05:56p #7773 CASH APP*CHRIS LIEN 4153753176 CA 20286	20.00		
10/14	Debit Card Purchase 10/11 04:09p #7773 DOORDASH*MCDONALDS 6506819470 CA 20287 Restaurant/Bar	20.12		
10/14	Debit Card Purchase 10/10 12:43a #7773 UNS*WINJDRZEHW BEIJING CHN20286 Retail stores	29.75		
10/14	Debit Card Purchase 10/10 01:01a #7773 UNS*QWKVXQ BEIJING CHN20286 Specialty Retail stores	32.12		
10/14	Debit Card Purchase 10/10 02:53a #7773 TheBonusBoosts St Helens GBR20286 Recreational Services	34.98		
10/14	Debit Card Purchase 10/07 #7773 8443785054 FGDDGH.COM GBR20284 Misc Personal Services	39.99		
10/14	Debit Card Purchase 10/10 03:33p #7773 UNS*WINJDRZEHW BEIJING CHN20286 Retail stores	40.41		162.34
10/15	ACH Electronic Credit SUPERMICRO REG.SALARY		1,184.81	
10/15	Zelle Debit PAY ID:CTIBzLpUfign ORG ID:CTI NAME:JEFFREY HUA	400.00		
10/15	Debit PIN Purchase SHELL SERVICE STATION SAN JOSE CAUS00155	27.80		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/15	Debit Card Purchase 10/13 12:04a #7773 dateyou.com Limassol CYP20288 Misc Personal Services	4.99		
10/15	Debit Card Purchase 10/13 03:36p #7773 HABIT-SAN JOSE BROKQ91 SAN JOSE CA 20288 Restaurant/Bar	44.02		870.34
10/16	Zelle Credit PAY ID:BAC03a0eead2 ORG ID:BAC NAME:LINO, WALTER		13.00	
10/16	Debit Card Purchase Return 10/14 #7773 TMDPCF.COM 8774402013 ESP20289 Misc Personal Services		39.99	
10/16	ACH Electronic Debit Acorns Invest Transfer LP9L7L	7.20		
10/16	Transfer to Money Market 06:04a #7773 ONLINE Reference # 010069	50.00		
10/16	Debit Card Purchase 10/14 08:24a #7773 WALMART.COM AY 8009666546 AR 20289 Retail stores	10.90		
10/16	Debit Card Purchase 10/14 06:51p #7773 Amazon.com*MK74E6UR0 Amzn.com/bill WA 20289 Specialty Retail stores	25.00		
10/16	Debit Card Purchase 10/13 11:43p #7773 TMDPCF.COM 8774402013 ESP20289 Misc Personal Services	39.99		790.24
10/19	Mobile Deposit		400.00	
10/19	Debit Card Purchase 10/15 02:47p #7773 JERSEY MIKES ONLINE OR 8003217676 NJ 20290 Restaurant/Bar	33.72		
10/19	Cash Withdrawal 09:17p #7773 Non Citi ATM LVLIC -417710 SAN JOSE CAUS051	105.00		1,051.52
10/20	Foreign Transaction Fee AIP*YFWMU.COM BEIJING CHN20293	0.81		
10/20	Foreign Transaction Fee AIP*YFWMU.COM BEIJING CHN20293	1.11		
10/20	ACH Electronic Debit AUDI FINCL, TEL. WEB DEBIT PWBS8126224140	500.00		
10/20	Debit Card Purchase 10/15 12:57a #7773 EPOCH *ICFTECHNOL SEATTLE WA 20293 Misc Mail & Phone orders	9.95		
10/20	Debit Card Purchase 10/16 12:28a #7773 EPOCH *ICFTECHNOL SEATTLE WA 20293 Misc Mail & Phone orders	15.00		
10/20	Debit Card Purchase 10/16 03:07p #7773 CHIPOTLE ONLINE 1800244768 CA 20291 Restaurant/Bar	26.22		
10/20	Debit Card Purchase 10/17 04:05p #7773 AIP*YFWMU.COM BEIJING CHN20293 Specialty Retail stores	27.14		
10/20	Debit Card Purchase 10/17 11:24a #7773 CASH APP*CHRIS LIEN 4153753176 CA 20293	35.00		
10/20	Debit Card Purchase 10/16 11:39p #7773 AIP*YFWMU.COM BEIJING CHN20293 Specialty Retail stores	36.91		399.38
10/21	ACH Electronic Credit Acorns Later Transfer		100.00	
10/21	Foreign Transaction Fee EPL*HARDWAREYE.COM SUZHOU CHN20294	1.07		
10/21	Debit PIN Purchase SHELL SERVICE STATION SAN JOSE CAUS05155	10.82		
10/21	Transfer to Money Market 06:04a #7773 ONLINE Reference # 010068	25.00		
10/21	Debit Card Purchase 10/19 06:23a #7773 EPL*HARDWAREYE.COM SUZHOU CHN20294 Specialty Retail stores	35.65		426.84
10/22	Foreign Transaction Fee EPL*HARDWAREYE.COM SUZHOU CHN20295	1.14		
10/22	ACH Electronic Debit Acorns Invest Transfer L3H1CL	7.36		
10/22	Debit Card Purchase 10/19 02:57p #7773 EPL*HARDWAREYE.COM SUZHOU CHN20295 Specialty Retail stores	38.02		380.32
10/23	Transfer to Money Market 06:05a #7773 ONLINE Reference # 010070	50.00		
10/23	Debit Card Purchase 10/21 11:45p #7773 eBay O*07-05933-71797 San Jose CA 20296 Retail stores	7.00		
10/23	Debit Card Purchase 10/22 12:01a #7773 VISIBLE 8663313527 CO 20296 Phones, Cable & Utilities	40.00		
10/23	Cash Withdrawal 09:32p #7773 Non Citi ATM CASINO M8TRIX FRT RM SAN JOSE CAUS051	203.00		80.32
10/26	Transfer From Money Market 10/24 10:12p #7773 ONLINE Reference # 005633		70.00	

CHECKING ACTIVITY					Continued	
Date	Description			Amount Subtracted	Amount Added	Balance
10/26	Foreign Transaction Fee	GiftCardsPremium	Blackpool	GBR20297	0.75	
10/26	Debit Card Purchase 10/20 #7773				5.00	
	EPOCH *ICFTECHNOL	SEATTLE	WA	20297		
	Misc Mail & Phone orders					
10/26	Debit Card Purchase 10/22 10:20a #7773				25.11	119.46
	GiftCardsPremium	Blackpool		GBR20297		
10/27	Debit Card Purchase 10/23 04:20p #7773				15.50	
	BURGER KING #5901	Q07 4082873332	CA	20298		
	Restaurant/Bar					
10/27	Debit Card Purchase 10/24 10:17p #7773				29.16	74.80
	CHEVRON 0090562	SUNNYVALE	CA	20300		
	Autos (rental, service, gas)					
10/29	Foreign Transaction Fee				1.07	
	EPL*HARDWAREYE.COM	SUZHOU	CHN	20302		
10/29	Debit Card Purchase 10/26 11:22p #7773				26.48	
	BTP*RELEMC	LOS	NGA	20302		
	Misc Personal Services					
10/29	Debit Card Purchase 10/27 01:49a #7773				35.58	11.67
	EPL*HARDWAREYE.COM	SUZHOU	CHN	20302		
	Specialty Retail stores					
10/30	ACH Electronic Credit	SUPERMICRO		REG.SALARY		1,084.88
10/30	Transfer to Money Market 06:05a #7773				50.00	
	ONLINE			Reference # 010072		
10/30	Debit Card Purchase 10/27 11:53p #7773				10.00	1,036.55
	CASH APP*CHRIS LIEN	4153753176	CA	20303		
11/02	Debit Card Purchase Adjustment					27.08
	AIP*YFWMU.COM	BEIJING	CHN	20272		
11/02	ACH Electronic Debit	Acorns Invest	Transfer	29LMJL	20.00	1,043.63
11/03	Foreign Transaction Fee	GiftCardsPremium	Blackpool	GBR20305	0.75	
11/03	Foreign Transaction Fee				1.14	
	AIP*YFWMU.COM	BEIJING	CHN	20307		
11/03	Debit PIN Purchase				27.17	
	SHELL SERVICE STATION	SAN JOSE	CAUS	00155		
11/03	Debit Card Purchase 10/31 10:13p #7773				10.00	
	CHUMBA GOLD COINS	VALETTA	MLT	20307		
	Recreational Services					
11/03	Debit Card Purchase 10/31 04:22p #7773				20.00	
	CASH APP*CHRIS LIEN	4153753176	CA	20307		
11/03	Debit Card Purchase 11/01 01:17p #7773				22.00	
	CASH APP*CHRIS LIEN	4153753176	CA	20307		
11/03	Debit Card Purchase 10/30 04:00p #7773				22.25	
	MCDONALD'S F22627	SAN JOSE	CA	20305		
	Restaurant/Bar					
11/03	Debit Card Purchase 10/31 06:02a #7773				25.00	
	CASH APP*CHRIS LIEN	4153753176	CA	20307		
11/03	Debit Card Purchase 10/30 09:16a #7773				25.13	
	GiftCardsPremium	Blackpool		GBR20305		
11/03	Debit Card Purchase 10/30 10:58p #7773				38.04	
	AIP*YFWMU.COM	BEIJING	CHN	20307		
	Specialty Retail stores					
11/03	Debit Card Purchase 11/01 09:41p #7773				40.00	
	CASH APP*NUNU	4153753176	CA	20307		
11/03	Check # 162				400.00	412.15
11/04	Transfer to Money Market 06:04a #7773				25.00	
	ONLINE			Reference # 010071		
11/04	Debit Card Purchase 11/02 02:31p #7773				18.50	
	CASH APP*CHRIS LIEN	4153753176	CA	20308		
11/04	Debit Card Purchase 11/02 12:12a #7773				20.00	348.65
	CASH APP*JEFFREY BA	4153753176	CA	20308		
11/05	ACH Electronic Debit	Acorns Invest	Transfer	4623ML	11.69	336.96
11/06	Foreign Transaction Fee	GiftCardsPremium	Blackpool	GBR20310	0.75	
11/06	Foreign Transaction Fee				0.98	
	AIP*YFWMU.COM	BEIJING	CHN	20310		
11/06	Transfer to Money Market 06:05a #7773				50.00	
	ONLINE			Reference # 010073		
11/06	Debit Card Purchase 11/04 05:08a #7773				25.12	
	GiftCardsPremium	Blackpool		GBR20310		
11/06	Debit Card Purchase 11/03 11:45p #7773				32.50	227.61
	AIP*YFWMU.COM	BEIJING	CHN	20310		
	Specialty Retail stores					
11/09	Mobile Deposit					215.70
11/09	Foreign Transaction Fee				0.89	
	EPL*CUTENINI.COM	SHENZHEN	CHN	20311		
11/09	Foreign Transaction Fee				0.96	
	EPL*CUTENINI.COM	SHENZHEN	CHN	20311		

**CHECKING ACTIVITY** **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
11/09	Debit PIN Purchase CHEVRON/RESOURCEFUL DECSAN JOSE CAUS05155	5.88		
11/09	Debit Card Purchase 11/04 11:07p #7773 EPL*CUTENINI.COM SHENZHEN CHN20311 Specialty Retail stores	29.74		
11/09	Debit Card Purchase 11/04 10:53p #7773 EPL*CUTENINI.COM SHENZHEN CHN20311 Specialty Retail stores	32.11		373.73
11/10	Foreign Transaction Fee UNS*MVIQZFL BEIJING CHN20314	1.07		
11/10	Debit Card Purchase 11/08 01:30p #7771 CASH APP*CHRIS LIEN 4153753176 CA 20314	25.00		
11/10	Debit Card Purchase 11/07 05:13p #7771 DOORDASH*MCDONALDS 6506819470 CA 20314 Restaurant/Bar	25.06		
11/10	Debit Card Purchase 11/07 06:31p #7771 CASH APP*CHRIS LIEN 4153753176 CA 20314	30.00		
11/10	Debit Card Purchase 11/07 11:50p #7771 UNS*MVIQZFL BEIJING CHN20314 Specialty Retail stores	35.72		256.88
11/12	Foreign Transaction Fee GiftCardsPremium Blackpool GBR20315	0.75		
11/12	Debit PIN Purchase VOYAGER LIQUORS SUNNYVALE CAUS05159	5.58		
11/12	Debit PIN Purchase SHELL SERVICE STATION SAN JOSE CAUS00155	27.70		
11/12	Debit Card Purchase 11/09 03:57p #7771 BURGER KING #5901 Q07 4082873332 CA 20315 Restaurant/Bar	6.12		
11/12	Debit Card Purchase 11/08 10:06p #7771 JACK IN THE BOX 3430 SAN JOSE CA 20315 Restaurant/Bar	9.28		
11/12	Debit Card Purchase 11/08 10:47p #7771 GiftCardsPremium Blackpool GBR20315	25.00		182.45
<b>Total Subtracted/Added</b>		<b>3,629.40</b>	<b>3,148.96</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	\$34.00
Total Returned Item Fees	\$0.00	\$0.00

**SAVINGS ACTIVITY**

**Citi® Savings**

**42010979815** **Beginning Balance:** \$113.08  
**Ending Balance:** \$145.13

Date	Description	Amount Subtracted	Amount Added	Balance
10/13	Cash Withdrawal 10/11 10:43p #7773 Non Citi ATM BAY 101 ATM 3 SAN JOSE CAUS051	103.00		10.08
10/16	Transfer From Checking 06:04a #7773 ONLINE Reference # 010069		50.00	60.08
10/19	Cash Withdrawal 09:38p #7773 Non Citi ATM LVLIC -417710 SAN JOSE CAUS051	44.95		15.13
10/21	Transfer From Checking 06:04a #7773 ONLINE Reference # 010068		25.00	40.13
10/23	Transfer From Checking 06:05a #7773 ONLINE Reference # 010070		50.00	90.13
10/26	Transfer to Checking 10/24 10:12p #7773 ONLINE Reference # 005633	70.00		20.13
10/30	Transfer From Checking 06:05a #7773 ONLINE Reference # 010072		50.00	70.13
11/04	Transfer From Checking 06:04a #7773 ONLINE Reference # 010071		25.00	95.13

SAVINGS ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/06	Transfer From Checking 06:05a #7773 ONLINE Reference # 010073		50.00	145.13
	<b>Total Subtracted/Added</b>	<b>217.95</b>	<b>250.00</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 1 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		
IF YOU HAVE QUESTIONS ON:	YOU CAN CALL*:	YOU CAN WRITE:
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.





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