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 CITIBANK, N. A.
Account
163494950

SAMUEL LOYO REYES
 13503 Albion Circle
 Thornton CO

80241-1569

Statement Period
Oct 21 - Nov 22, 2020

CITIBANK ACCOUNT AS OF NOVEMBER 22, 2020

Relationship Summary:

Checking	\$342.15
Savings	\$700.03
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.

	Balance
Checking	
Regular Checking	\$342.15
Savings	
Citi® Savings	\$700.03
Total Checking and Savings at Citibank	\$1,042.18

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.

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
	\$0-\$1,499
Monthly Service Fee	\$25.00(Waived)

CITIBANK ACCOUNT PACKAGE FEES **Continued**

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				
163494950				
			Beginning Balance:	\$1.79
			Ending Balance:	\$342.15
Date	Description	Amount Subtracted	Amount Added	Balance
10/21	Fee for Non-Citibank ATM use	17.50		15.71-
10/23	Debit Card Purchase 10/20 03:11p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20296 Autos (rental, service, gas)	1.75		17.46-
10/26	ACH Electronic Credit ORION ENVIRONMEN RETRY PYMT		427.13	409.67
10/27	Transfer to Money Market 08:01a #3546 ONLINE Reference # 003625	400.00		9.67
10/28	Debit PIN Purchase SHELL SERVICE STATION LITTLETON COUS05155	0.95		
10/28	Debit PIN Purchase GAS MART DENVER COUS05155	5.34		3.38
10/29	Transfer From Money Market 07:47a #3546 ONLINE Reference # 008105		20.00	
10/29	Transfer From Money Market 06:43p #3546 ONLINE Reference # 007686		100.00	
10/29	Debit PIN Purchase GAS MART DENVER COUS05155	1.94		
10/29	Debit PIN Purchase CIRCLE K # 40648 8290 THORNTON COUS05155	3.11		
10/29	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS05155	4.06		
10/29	Debit PIN Purchase EAST COLFAX SINCLAIR L DENVER COUS05154	4.50		
10/29	Debit PIN Purchase CIRCLE K # 44101 801 W FEDERAL HEIGHCOUS05155	6.61		
10/29	Debit PIN Purchase SEI 25069 DENVER COUS00155	11.39		
10/29	Cash Withdrawal 10:25p #3546 ATM 7211 PECOS ST DENVER COUS051	20.00		71.77
10/30	ACH Electronic Credit ORION ENVIRONMEN DIRECT DEP		503.70	
10/30	Transfer to Money Market 05:47a #3546 ONLINE Reference # 008270	480.00		
10/30	Debit Card Purchase 10/27 07:54p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20303 Autos (rental, service, gas)	1.75		93.72
11/02	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		15.18	
11/02	Transfer From Money Market 10/31 08:51p #3546 ONLINE Reference # 003111		20.50	
11/02	Debit PIN Purchase SHELL SERVICE STATION THORNTON COUS05155	1.35		
11/02	Debit PIN Purchase 7-ELEVEN FEDERAL HEIGHCOUS05155	2.71		
11/02	Debit PIN Purchase 7-ELEVEN FEDERAL HEIGHCOUS05155	4.19		
11/02	Debit PIN Purchase SEI 23418 AURORA COUS05155	5.96		
11/02	Debit Card Purchase 10/28 08:32p #3546 PECOS DISCOUNT LIQUOR DENVER CO 20304 Food & Beverages	1.08		
11/02	Cash Withdrawal 11/01 07:36p #3546 ATM 7211 PECOS ST DENVER COUS051	20.00		94.11
11/03	Debit Card Purchase 10/31 09:42p #3546 USA*VEND AT AIR SERV AURORA CO 20307 Restaurant/Bar	1.75		
11/03	Debit Card Purchase 10/30 01:33p #3546 SPIRIT WORLD LIQUORS DENVER CO 20307 Food & Beverages	7.37		
11/03	Debit Card Purchase 10/30 12:53a #3546 TACO BELL 033870 THORNTON CO 20305 Restaurant/Bar	20.00		
11/03	Debit Card Purchase 10/30 05:03a #3546 DIVERSIFIED REC BUREAU WEST SENECA NY 20305 Misc Business Services	62.84		2.15

CHECKING ACTIVITY					Continued
Date	Description		Amount Subtracted	Amount Added	Balance
11/05	Transfer From Money Market 07:09p #3546 ONLINE Reference # 004319			15.00	
11/05	Debit PIN Purchase 7-ELEVEN DENVER COUS05155		1.07		
11/05	Debit PIN Purchase GAS MART DENVER COUS00155		12.03		4.05
11/09	Zelle Credit PAY ID:BAC445048b7e ORG ID:BAC NAME:LOYO, ALEXIS			15.00	
11/09	Debit PIN Purchase GAS MART DENVER COUS05155		1.94		
11/09	Debit PIN Purchase GAS MART DENVER COUS05155		2.86		
11/09	Debit PIN Purchase GAS MART DENVER COUS05155		5.31		8.94
11/10	Transfer From Money Market 07:54p #3546 ONLINE Reference # 003560			100.00	
11/10	ACH Electronic Credit CDLE UI BENEFITS UI PAYMENT			492.00	
11/10	Zelle Debit PAY ID:CTIySjqGj0dh ORG ID:WFC NAME:OLGA REYES		50.00		
11/10	Debit PIN Purchase SEI 25069 DENVER COUS00155		4.89		
11/10	Debit PIN Purchase GAS MART DENVER COUS05155		6.97		
11/10	Debit PIN Purchase 7-ELEVEN DENVER COUS05155		9.72		
11/10	Transfer to Money Market 08:20a #3546 ONLINE Reference # 002347		400.00		
11/10	Debit Card Purchase 11/05 07:15p #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20312 Autos (rental, service, gas)		1.75		
11/10	Cash Withdrawal 08:11p #3546 ATM 7211 PECOS ST DENVER COUS051		20.00		
11/10	Cash Withdrawal 09:03a #3546 ATM 4708 WASHINGTON ST DENVER COUS051		40.00		67.61
11/12	Transfer From Money Market 06:55a #3546 ONLINE Reference # 002137			50.00	
11/12	ACH Electronic Credit EXCELPAYROLL PAYROLL			241.93	
11/12	Zelle Debit PAY ID:CTIAgjrIw5n1 ORG ID:BAC NAME:OLGA REYES		50.00		
11/12	Debit PIN Purchase GAS MART DENVER COUS05155		2.07		
11/12	Debit PIN Purchase GAS MART DENVER COUS05155		2.07		
11/12	Debit PIN Purchase GAS MART DENVER COUS05155		3.56		
11/12	Transfer to Money Market 06:52a #3546 ONLINE Reference # 005975		200.00		
11/12	Debit Card Purchase 11/08 09:31a #3546 AUTO AIR VACUUM SERVIC PLAINVIEW NY 20315 Autos (rental, service, gas)		1.75		
11/12	Cash Withdrawal 09:15a #3546 ATM 4708 WASHINGTON ST DENVER COUS051		20.00		80.09
11/13	Debit Card Purchase 11/11 01:39p #3546 USA*VEND AT AIR SERV DENVER CO 20317 Restaurant/Bar		1.75		
11/13	Debit Card Purchase 11/11 02:23p #3546 LA CALLE TAQUERIA Y CA DENVER CO 20317 Restaurant/Bar		14.32		
11/13	Debit Card Purchase 11/10 10:10p #3546 TAMALE KITCHEN 11 NORTHGLENN CO 20316 Restaurant/Bar		32.00		32.02
11/16	Debit PIN Purchase GAS MART DENVER COUS05155		8.01		
11/16	Debit Card Purchase 11/12 02:51p #3546 myfreecreditscoresnowc 8337640169 CA 20318 Misc Mail & Phone orders		1.00		
11/16	Debit Card Purchase 11/12 03:57p #3546 PUBLIC WORKS-PRKG METR DENVER CO 20318 Autos (rental, service, gas)		1.00		
11/16	Debit Card Purchase 11/11 02:14p #3546 JUNIOR AUTO ACCESSORIE DENVER CO 20318 Autos (rental, service, gas)		16.35		5.66
11/17	ACH Electronic Credit EXCELPAYROLL PAYROLL			54.89	
11/17	Debit PIN Purchase URBAN OUTFITTERS 8401 PLONE TREE COUS05156		5.94		
11/17	Cash Withdrawal 09:17p #3546 Non Citi ATM Super 99 cents Denver COUS021		42.95		11.66
11/18	Transfer From Money Market 09:21p #3546 ONLINE Reference # 002896			16.00	
11/18	Transfer From Money Market 07:02p #3546 ONLINE Reference # 009471			20.00	
11/18	Debit PIN Purchase 7-ELEVEN DENVER COUS05155		3.10		
11/18	Debit PIN Purchase GAS MART DENVER COUS05155		7.57		
11/18	Debit PIN Purchase GAS MART DENVER COUS05155		14.07		22.92
11/19	Transfer From Money Market 02:14p #3546 ONLINE Reference # 003813			200.00	
11/19	ACH Electronic Credit EXCELPAYROLL PAYROLL			468.25	
11/19	Transfer to Money Market 06:21a #3546 ONLINE Reference # 004222		400.00		

CHECKING ACTIVITY **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
11/19	Cash Withdrawal 06:22a #3546 ATM 7211 PECOS ST DENVER COUS051	40.00		251.17
11/20	Transfer From Money Market 02:20p #3546 ONLINE Reference # 004339		100.00	
11/20	Debit PIN Purchase GAS MART DENVER COUS05155	3.24		
11/20	Debit PIN Purchase A-B PETROLEUM # DENVER COUS05155	4.18		
11/20	Debit Card Purchase 11/17 03:08p #3546 Certus Air Vending 28 BROOMFIELD CO 20324 Restaurant/Bar	1.60		342.15
Total Subtracted/Added		2,519.22	2,859.58	

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.

ThankYou® Points Summary	
Points earned with checking account and eligible linked products and services	0
Go to thankyou.com 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:	\$0.51	
		Ending Balance:	\$700.03	
Date	Description	Amount Subtracted	Amount Added	Balance
10/27	Transfer From Checking 08:01a #3546 ONLINE Reference # 003625		400.00	
10/27	Cash Withdrawal 07:12p #3546 ATM 1585 S BROADWAY DENVER COUS051	20.00		380.51
10/28	Cash Withdrawal 08:14p #3546 ATM 7211 PECOS ST DENVER COUS051	20.00		360.51
10/29	Transfer to Checking 07:47a #3546 ONLINE Reference # 008105	20.00		
10/29	Transfer to Checking 06:43p #3546 ONLINE Reference # 007686	100.00		240.51
10/30	Transfer From Checking 05:47a #3546 ONLINE Reference # 008270		480.00	720.51
11/02	Transfer to Checking 10/31 08:51p #3546 ONLINE Reference # 003111	20.50		
11/02	Cash Withdrawal 11/01 07:37p #3546 ATM 7211 PECOS ST DENVER COUS051	20.00		
11/02	Cash Withdrawal 10/31 09:45p #3546 ATM 10502 E COLFAX AURORA COUS051	40.00		640.01
11/04	Cash Withdrawal 11:14a #3546 ATM 4708 WASHINGTON ST DENVER COUS051	20.00		620.01
11/05	Transfer to Checking 07:09p #3546 ONLINE Reference # 004319	15.00		605.01
11/10	Transfer From Checking 08:20a #3546 ONLINE Reference # 002347		400.00	
11/10	Transfer to Checking 07:54p #3546 ONLINE Reference # 003560	100.00		905.01
11/12	Transfer From Checking 06:52a #3546 ONLINE Reference # 005975		200.00	
11/12	ACH Electronic Debit CAPITAL ONE CARD AGENT DEP	99.00		
11/12	Transfer to Checking 06:55a #3546 ONLINE Reference # 002137	50.00		

SAVINGS ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/12	Cash Withdrawal 11/11 07:19p #3546 ATM 7270 BROADWAY DENVER COUS051	20.00		936.01
11/17	ACH Electronic Debit CAPITAL ONE CARD ONLINE DEP SW99EOC7THMXQ1C	300.00		636.01
11/18	Transfer to Checking 09:21p #3546 ONLINE Reference # 002896	16.00		
11/18	Transfer to Checking 07:02p #3546 ONLINE Reference # 009471	20.00		600.01
11/19	Transfer From Checking 06:21a #3546 ONLINE Reference # 004222		400.00	
11/19	Transfer to Checking 02:14p #3546 ONLINE Reference # 003813	200.00		800.01
11/20	Transfer to Checking 02:20p #3546 ONLINE Reference # 004339	100.00		
11/20	Interest for 33 days, Annual Percentage Yield Earned 0.04%		0.02	700.03
	Total Subtracted/Added	1,180.50	1,880.02	

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 exceeded the limit on 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

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.

