

KISHA EDMONDS
 4026 Arizona St 3
 San Diego CA

92104-1796

Statement Period
Feb 8 - Mar 7, 2021

ACCESS ACCOUNT PACKAGE AS OF MARCH 7, 2021

Relationship Summary:

Checking	\$120.38
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----

SUGGESTIONS AND RECOMMENDATIONS

Currently, Citibank does not impose an extended delay on the redeposit of check(s) returned unpaid. Therefore, effective immediately, the section titled "Redeposit of Check(s) Returned Unpaid" under "Exceptions" in the Marketplace Addendum is deleted in its entirety.

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	None

*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

42027511015

Beginning Balance: \$288.44
Ending Balance: \$120.38

Date	Description	Amount Subtracted	Amount Added	Balance
02/08	Zelle Credit PAY ID:JPM528324950 ORG ID:JPM NAME:TEVIN L JACK		20.00	
02/08	Debit PIN Purchase RALPHS #0051 1020 UNIVESAN DIEGO CAUS05154	0.98		

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
02/08	Debit PIN Purchase ARCO #42669 AMPM SAN DIEGO CAUS00155	15.36			
02/08	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	33.37			
02/08	Debit Card Purchase 02/04 04:03p #1289 TST* UNDERBELLY - NORT SAN DIEGO CA 21036 Restaurant/Bar	23.52			
02/08	Debit Card Purchase 02/04 10:59a #1289 VENMO 8558124430 NY 21036	25.00			
02/08	Debit Card Purchase 02/03 #1289 RALPHS #5001 888-437-3496 CA 21036 Food & Beverages	59.95			
02/08	Debit Card Purchase 02/03 01:25a #1289 NETPAY ADVANCE 888-9423320 KS 21036	118.13		32.13	
02/09	ACH Electronic Credit EASTLINELENDING 7157995192		625.00		
02/09	Debit PIN Purchase ARCO #42669 AMPM SAN DIEGO CAUS00155	18.96			
02/09	Transfer to Checking 11:53a #1289 ONLINE Reference # 004522	20.00			
02/09	Mobile Purchase Sign Based 02/06 04:35p #1289 D5744 APPLE.COM/BILL 866-712-7753 CA 21039	0.99			
02/09	Debit Card Purchase 02/05 01:27a #1289 MCDONALD'S F6981 SAN DIEGO CA 21037 Restaurant/Bar	6.34			
02/09	Mobile Purchase Sign Based 02/06 04:35p #1289 D5744 APPLE.COM/BILL 866-712-7753 CA 21039	6.99			
02/09	Debit Card Purchase 02/03 #1289 POKI ONE N HALF NORTH SAN DIEGO CA 21037 Restaurant/Bar	12.92		590.93	
02/10	Transfer From Checking 08:35p #1289 ONLINE Reference # 006389		7.00		
02/10	Zelle Credit PAY ID:JPM529522413 ORG ID:JPM NAME:TEVIN L JACK		10.00		
02/10	Zelle Debit PAY ID:CTIJuwfyRc3 ORG ID:USB NAME:Juan Gutierr	20.00		587.93	
02/11	Zelle Credit PAY ID:JPM530241132 ORG ID:JPM NAME:TEVIN L JACK		20.00		
02/11	Debit Card Purchase 02/09 07:36p #1289 HLU*HULU 267029724294- HULU.COM/BILL CA 21041 Phones, Cable & Utilities	5.99			
02/11	Debit Card Purchase 02/10 #1289 TARGET.COM * 800-591-3869 MN 21041 Retail stores	17.23			
02/11	Debit Card Purchase 02/09 11:45a #1289 THE VINE LEARNING CENT 858-9741222 CA 21041 Schools/Education, Day Care	300.00		284.71	
02/12	Transfer From Checking 10:10p #1289 ONLINE Reference # 009988		3.00		
02/12	Credit - MoneySend EMPOWER CASH ADVANCE San Francisco CAUS06065		50.00		
02/12	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	15.08			
02/12	Debit Card Purchase 02/09 02:55p #1289 TST* UNDERBELLY - NORT 619-487-9909 CA 21042 Restaurant/Bar	25.86			
02/12	Debit Card Purchase 02/09 12:11p #1289 RALPHS #5001 888-437-3496 CA 21042 Food & Beverages	83.16		213.61	
02/16	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	44.37			
02/16	Debit Card Purchase 02/11 08:31p #1289 COLIMA'S MEXICAN FOOD SAN DIEGO CA 21043 Restaurant/Bar	8.05			
02/16	Debit Card Purchase 02/10 09:19p #1289 ROBERTOS MEXICAN FOOD SAN DIEGO CA 21043 Restaurant/Bar	9.00			
02/16	Debit Card Purchase 02/10 12:02p #1289 MCDONALD'S F6981 SAN DIEGO CA 21043 Restaurant/Bar	9.78			
02/16	Debit Card Purchase 02/10 04:52p #1289 POKI ONE N HALF NORTH SAN DIEGO CA 21043 Restaurant/Bar	41.22		101.19	
02/17	Zelle Credit PAY ID:JPM534226027 ORG ID:JPM NAME:TEVIN L JACK		5.50		
02/17	Credit - MoneySend FloatMe San Antonio TXUS06065		20.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		20.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
02/17	ACH Electronic Credit UNIVERSITY OF CA 210206B2X		1,112.28		

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
02/17	ACH Electronic Debit Brigit.com MEMBERSHIP	9.99			
02/17	ACH Electronic Debit Brigit.com PROTECTION	50.00			
02/17	ACH Electronic Debit Empower Inc 1000089781	53.00			
02/17	ACH Electronic Debit SPOTLOAN DEBIT	60.30			
02/17	Zelle Debit PAY ID:CTIXjyIkNAxd ORG ID:H50 NAME:SCOTTIE BONN	250.00			
02/17	ACH Electronic Debit ACE CASH EXPRESS LOANPAYMNT	297.43			
02/17	Debit PIN Purchase RALPHS #0077 5680 MISSISAN DIEGO CAUS05154	0.77			
02/17	Debit PIN Purchase SMART AND FINAL SAN DIEGO CAUS05154	12.37			
02/17	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	42.83			
02/17	Debit Card Purchase 02/14 04:28p #1289 SHINEPAY LAUNDRY APP 5106169693 CA 21046 Specialty Retail stores	5.35			
02/17	Debit Card Purchase 02/12 10:11p #1289 DOORDASH*PANDA EXPRESS SAN FRANCISCO CA 21044 Restaurant/Bar	26.87			
02/17	Debit Card Purchase 02/11 07:05p #1289 CALIFORNIA TAP ROOM SAN DIEGO CA 21044 Restaurant/Bar	67.12		682.94	
02/18	Zelle Credit PAY ID:JPM534785844 ORG ID:JPM NAME:TEVIN L JACK		8.00		
02/18	Credit - MoneySend Brigit New York NYUS06065		50.00		
02/18	ACH Electronic Credit NET PAY ADVANCE PAYMENT		255.00		
02/18	ACH Electronic Debit GLOBAL GHLLC.COM DepositTrn	138.57			
02/18	Debit PIN Purchase ARCO #42669 AMPM SAN DIEGO CAUS00155	27.10			
02/18	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	29.94			
02/18	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	38.58		761.75	
02/19	Credit - MoneySend KLOVER APP BOOST Chicago ILUS06065		35.00		
02/19	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	46.95			
02/19	Debit Card Purchase 02/17 05:32p #1289 Subway 32105 6192950624 CA 21049 Restaurant/Bar	10.23			
02/19	Debit Card Purchase 02/17 01:50a #1289 AGI*RENTERS/CONDO INS 800-370-1990 FL 21049 Misc Business Services	15.59			
02/19	Debit Card Purchase 02/17 01:30a #1289 FLOATME 9564510365 TX 21049	24.00			
02/19	Debit Card Purchase 02/17 01:33a #1289 KLOVER APP BOOST 8882938767 IL 21049	47.70			
02/19	Debit Card Purchase 02/17 01:27a #1289 MONEYLION INSTACASH 8886598244 NY 21049	393.93		258.35	
02/22	Zelle Credit PAY ID:JPM537327294 ORG ID:JPM NAME:TEVIN L JACK		15.00		
02/22	Credit - MoneySend EMPOWER CASH ADVANCE San FranciscoCAUS06065		50.00		
02/22	Credit - MoneySend VENMO*Edmonds Kisha New York CityNYUS01265		99.00		
02/22	Zelle Debit PAY ID:CTIhuxgaihtb ORG ID:JPM NAME:TEVIN JACKSO	5.00			
02/22	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	35.95			
02/22	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	87.29			
02/22	Debit Card Purchase 02/17 10:01a #1289 MONEY LINE 747-3001542 CA 21050	67.65			
02/22	Debit Card Purchase 02/17 01:33a #1289 NETPAY ADVANCE 888-9423320 KS 21050	118.12		108.34	
02/23	Zelle Credit PAY ID:JPM538114450 ORG ID:JPM NAME:TEVIN L JACK		10.00		
02/23	ACH Electronic Credit ACE CASH EXPRESS LOANPAYMNT		255.00		
02/23	Transfer to Checking 02:28p #1289 ONLINE Reference # 000987	10.00			
02/23	Debit PIN Purchase RALPHS #0077 5680 MISSISAN DIEGO CAUS05154	14.83			
02/23	Debit Card Purchase 02/19 05:52p #1289 IN N OUT BURGER 128 SAN DIEGO CA 21053 Restaurant/Bar	3.02			
02/23	Debit Card Purchase 02/19 05:51p #1289 IN N OUT BURGER 128 SAN DIEGO CA 21053 Restaurant/Bar	8.94			
02/23	Mobile Purchase Sign Based 02/21 06:00a #1289 NETFLIX.COM 866-5797172 CA 21053 Phones, Cable & Utilities	8.99			
02/23	Debit Card Purchase 02/21 03:44p #1289 SHINEPAY LAUNDRY APP 5106169693 CA 21053 Specialty Retail stores	10.35			

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
02/23	Debit Card Purchase 02/18 08:26p #1289 MCDONALD'S F6981 SAN DIEGO CA 21051 Restaurant/Bar	15.93		
02/23	Debit Card Purchase 02/20 #1289 TARGET.COM * 800-591-3869 MN 21051 Retail stores	29.54		271.74
02/24	Zelle Credit PAY ID:JPM538647646 ORG ID:JPM NAME:TEVIN L JACK		50.00	
02/24	ACH Electronic Debit LIFE INS OF SW XXXXXXXXXXXX 26831243	33.98		
02/24	Debit PIN Purchase CVS/PHARMACY #09 09154-San Deigo CAUS05159	10.00		
02/24	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	52.86		
02/24	Debit Card Purchase 02/22 01:28a #1289 MCDONALD'S F6981 SAN DIEGO CA 21054 Restaurant/Bar	2.16		
02/24	Debit Card Purchase 02/23 12:10a #1289 DOORDASH*COTIXAN MEXIC SAN FRANCISCO CA 21054 Restaurant/Bar	22.49		200.25
02/25	ACH Electronic Credit CASDU CHILD SUP CA06000		32.00	
02/25	Zelle Debit PAY ID:CTIXxArDOlbj ORG ID:USB NAME:Juan Gutierr	20.00		
02/25	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	19.13		
02/25	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	22.23		
02/25	Debit Card Purchase 02/23 05:16p #1289 Amazon Prime*SV7FI2SX3 8665572820 WA 21055 Misc Mail & Phone orders	14.00		
02/25	Debit Card Purchase 02/23 02:31p #1289 VENMO 8558124430 NY 21055	20.00		
02/25	Mobile Purchase Sign Based 02/23 05:11p #1289 D5744 PHO CA DAO VIETNAMESE 6196845129 CA 21055 Restaurant/Bar	22.70		
02/25	Debit Card Purchase 02/23 08:10p #1289 DOORDASH*MCDONALDS SAN FRANCISCO CA 21055 Restaurant/Bar	41.11		73.08
02/26	Credit - MoneySend Instacash Funds New York NYUS06065		25.00	
02/26	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	18.12		
02/26	Debit Card Purchase 02/23 02:57p #1289 UCSD PARKING FLEX LA JOLLA CA 21056 Autos (rental, service, gas)	5.00		
02/26	Debit Card Purchase 02/24 07:30p #1289 VOLA 9292956847 NY 21056 Specialty Retail stores	5.50		69.46
03/01	Zelle Credit PAY ID:JPM541706984 ORG ID:JPM NAME:TEVIN L JACK		12.00	
03/01	Transfer From Checking 07:37p #1289 ONLINE Reference # 001813		20.00	
03/01	Transfer From Checking 08:18p #1289 ONLINE Reference # 002259		20.00	
03/01	Zelle Credit PAY ID:JPM542842265 ORG ID:JPM NAME:TEVIN L JACK		20.00	
03/01	Transfer From Checking 02/28 11:42a #1289 ONLINE Reference # 008313		50.00	
03/01	Transfer From Checking 02/27 02:25p #1289 ONLINE Reference # 002419		50.00	
03/01	Transfer From Checking 03:18p #1289 ONLINE Reference # 008484		75.00	
03/01	Transfer From Checking 02/27 01:12p #1289 ONLINE Reference # 008205		432.50	
03/01	ACH Electronic Credit FRANCHISE TAX BD CASTTAXRFD		1,263.00	
03/01	Debit PIN Purchase ARCO #42669 AMPM SAN DIEGO CAUS00155	24.19		
03/01	Transfer to Checking 02/26 10:36p #1289 ONLINE Reference # 001041	30.97		
03/01	Debit PIN Purchase SMART AND FINAL SAN DIEGO CAUS05154	31.84		
03/01	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	67.36		
03/01	Debit PIN Purchase RALPHS #0 5680 MISSION SAN DIEGO CAUS05154	76.22		
03/01	Transfer to Checking 02/27 01:17p #1289 ONLINE Reference # 003296	200.00		
03/01	Transfer to Checking 02/27 05:16a #1289 ONLINE Reference # 003933	432.50		
03/01	Debit Card Purchase 02/25 03:30p #1289 DISNEYPLUS 888-9057888 CA 21057	0.01		
03/01	Debit Card Purchase 02/25 05:43p #1289 DOORDASH*TACOS EL CABR SAN FRANCISCO CA 21057 Restaurant/Bar	27.49		
03/01	ACH Electronic Debit VOLA VOLA IMJ5L42Y4	30.00		1,091.38

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
03/02	Transfer From Checking 04:13p #1289 ONLINE Reference # 008283		10.00		
03/02	Zelle Credit PAY ID:JPM543434200 ORG ID:JPM NAME:TEVIN L JACK		20.00		
03/02	Debit Card Purchase 02/26 04:04p #1289 Amazon Kids+*Y563W7SH3 888-802-3080 WA 21058	2.99			
03/02	Debit Card Purchase 02/28 02:59p #1289 SHINEPAY LAUNDRY APP OAKLAND CA 21060 Specialty Retail stores	5.35			
03/02	Debit Card Purchase 02/27 06:53p #1289 MCDONALD'S F849 NATIONAL CITY CA 21060 Restaurant/Bar	7.58			
03/02	Debit Card Purchase 02/27 02:26p #1289 SPOT FREE RINSE CARWAS SAN DIEGO CA 21060 Autos (rental, service, gas)	9.00			
03/02	Debit Card Purchase 02/28 12:33a #1289 TACO BELL 025498 SAN DIEGO CA 21060 Restaurant/Bar	12.24			
03/02	Debit Card Purchase 02/28 #1289 TARGET.COM * 800-591-3869 MN 21060 Retail stores	20.29			
03/02	Debit Card Purchase 02/28 02:47p #1289 DOORDASH*L&L HAWAIIAN SAN FRANCISCO CA 21060 Restaurant/Bar	35.33			
03/02	Debit Card Purchase 02/27 12:57p #1289 VENMO 8558124430 NY 21060	50.00			
03/02	Debit Card Purchase 02/27 01:18p #1289 VENMO 8558124430 NY 21060	100.00			
03/02	Debit Card Purchase 02/27 01:10p #1289 SDG&E 800-967-9649 CA 21060 Phones, Cable & Utilities	146.33			
03/02	Debit Card Purchase 02/27 01:07p #1289 THE VINE LEARNING CENT 858-9741222 CA 21060 Schools/Education, Day Care	200.00			
03/02	Debit Card Purchase 02/27 01:13p #1289 APPFOLIO *EXPERT PR 8666481536 CA 21060	444.49		87.78	
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		20.00		
03/03	Credit - MoneySend FloatMe San Antonio TXUS06065		20.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	Credit - MoneySend Instacash Funds New York NYUS06065		50.00		
03/03	ACH Electronic Credit UNIVERSITY OF CA 210220B1X		1,094.86		
03/03	ACH Electronic Debit Empower Inc 1000091618	53.00			
03/03	ACH Electronic Debit SPOTLOAN DEBIT	60.30			
03/03	ACH Electronic Debit EASTLINELENDING 7157995192	106.97			
03/03	ACH Electronic Debit EASTLINELENDING 7157995192	184.73			
03/03	Debit PIN Purchase SMART AND FINAL SAN DIEGO CAUS05154	13.03			
03/03	Debit Card Purchase 03/01 03:18p #1289 CITYSD PARKING 28881 SAN DIEGO CA 21061 Autos (rental, service, gas)	2.50			
03/03	Debit Card Purchase 03/01 12:31p #1289 Spotify USA New York NY 21061 Phones, Cable & Utilities	4.99		1,097.12	
03/04	Zelle Credit PAY ID:JPM544504268 ORG ID:JPM NAME:TEVIN L JACK		12.00		
03/04	Debit PIN Purchase SMART AND FINAL SAN DIEGO CAUS05154	19.15			
03/04	Debit PIN Purchase TARGET T- 1288 Camino San Diego CAUS05154	28.81			
03/04	Debit Card Purchase 03/02 04:20p #1289 WINGSTOP - 603 - MCOMM SAN DIEGO CA 21062 Restaurant/Bar	27.99			
03/04	Debit Card Purchase 03/01 04:58p #1289 TST* KING AND QUEEN CA SAN DIEGO CA 21062 Restaurant/Bar	48.48			
03/04	ACH Electronic Debit GLOBAL GHLLC.COM DepositTrn	138.57		846.12	
03/05	ACH Electronic Credit VOLA VOLA		30.00		
03/05	Credit - MoneySend KLOVER APP BOOST Chicago ILUS06065		45.00		
03/05	Returned Insufficient Funds - ACH Txn		138.57		
03/05	Debit Card Purchase 03/03 05:00a #1289 FLOATME 9564510365 TX 21063	1.99			
03/05	Debit Card Purchase 03/03 02:46a #1289 FLOATME 9564510365 TX 21063	24.00			
03/05	Debit Card Purchase 03/03 01:32a #1289 KLOVER APP BOOST 8882938767 IL 21063	45.08			

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
03/05	Debit Card Purchase 03/03 01:31p #1289 FRG*NBASTORE.COM 8667467622 FL 21063 Specialty Retail stores	57.33			
03/05	Debit Card Purchase 03/03 01:31a #1289 MONEYLION INSTACASH 8886598244 NY 21063	400.92			
03/05	Debit Card Purchase 03/03 02:48a #1289 APPFOLIO *EXPERT PR 8666481536 CA 21063	409.99		120.38	
Total Subtracted/Added		6,877.77	6,709.71		

*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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