

JANNISSE J RAMOS  
 27645 NOPALES  
 MISSION VIEJO CA

92692-2510

**Statement Period**  
**Apr 8 - May 6, 2019**

**BASIC BANKING PACKAGE AS OF MAY 6, 2019**

**Relationship Summary:**

<b>Checking</b>	<b>\$12.44</b>
<b>Savings</b>	<b>\$0.00</b>
<b>Investments (not FDIC Insured)</b>	----
<b>Loans</b>	----
<b>Credit Cards</b>	----

<b>Checking</b>	<b>Balance</b>
Regular Checking	\$12.44
<b>Savings</b>	<b>Balance</b>
Citi® Savings	\$0.00
<b>Total Checking and Savings at Citibank</b>	<b>\$12.44</b>

**SUGGESTIONS AND RECOMMENDATIONS**

Help protect yourself from fraud  
 Awareness is the key to protecting yourself from fraud. Never provide personal information in response to an unsolicited request by fax, phone, email or mail. Immediately delete suspicious emails without opening them. Always be aware of the source of checks that are deposited to your account. Avoid becoming a victim and protect your information and your accounts.  
 If you have any questions, please call us at 1-800-274-6660. In the NY metro area call 1-800-627-3999.

**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	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**

**42015371026** **Beginning Balance:** \$63.22  
**Ending Balance:** \$12.44

Date	Description	Amount Subtracted	Amount Added	Balance
04/08	Monthly Service Fee	12.00		
04/08	Debit PIN Purchase RALPHS #0 24871 DEL PR DANA POINT CAUS05154	8.96		
04/08	Debit PIN Purchase STATERBROS142 LAKE FOREST CAUS05054	11.82		
04/08	Debit PIN Purchase GELSON'S MARKETS #19 DANA POINT CAUS05154	11.82		
04/08	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	18.62		0.00
04/09	Deposit 03:11p #0910 Citibank ATM 25330 - C MGR PW, M VIEJO, CA		50.00	50.00
04/10	ACH Electronic Debit CAPITAL ONE PHONE PYMT	40.00		
04/10	Debit PIN Purchase PIER 1 IMPORTS LAKE FOREST CAUS05159	4.91		
04/10	ACH Electronic Debit CAPITAL ONE RETRY PYMT 909939800504889	283.78		278.69-
04/11	ACH Electronic Credit 4Life Bonus		178.33	
04/11	Returned Insufficient Funds - ACH Txn		283.78	
04/11	Returned Check/NSF Fee	34.00		149.42
04/19	Deposit 04/18 10:53p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA		1.00	
04/19	Deposit 04/18 10:52p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA		84.00	
04/19	Debit PIN Purchase SMART AND FINAL LAGUNA NIGUE CAUS05154	5.38		
04/19	Debit PIN Purchase SMART AND FINAL LAGUNA NIGUE CAUS05154	23.69		205.35
04/23	Debit Card Purchase 04/19 08:55a #0910 SQ *SQ *DONUT STOR MISSION VIEJO CA 19110 Food & Beverages	7.00		
04/23	Debit Card Purchase 04/19 02:57a #0910 4LR*4LIFERESEARCHLC 801-562-3600 UT 19110 Food & Beverages	197.52		0.83
04/29	Deposit 04/28 09:00p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA		200.00	
04/29	Deposit 04/27 02:59p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA		300.00	
04/29	Debit PIN Purchase RALPHS #0 25539 PASEO LAGUNA HILLS CAUS05154	19.76		
04/29	Debit PIN Purchase ANTOJITOS LATIN LAGUNA HILLS CAUS05154	24.69		456.38
04/30	Deposit 12:48a #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA		190.00	646.38
05/01	Deposit 04:31p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA		152.00	
05/01	Debit PIN Purchase ARCO #42651 AMPM LAKE FOREST CAUS00155	20.66		
05/01	Debit PIN Purchase HOMEGOODS 23614 EL TOR LAKE FOREST CAUS05156	26.92		
05/01	Cash Withdrawal 09:02p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	550.00		200.80
05/02	Debit PIN Purchase RALPHS #0 25104 MARGUE MISSION VIEJO CAUS05154	9.09		
05/02	Debit Card Purchase 04/30 10:39p #0910 4LR*4LIFERESEARCHLC 801-562-3600 UT 19121 Food & Beverages	37.50		
05/02	Cash Withdrawal 06:44p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA	120.00		34.21
05/03	ACH Electronic Credit KIMCO SERVICES DESCRIPT		599.30	
05/03	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	15.79		617.72
05/06	Debit PIN Purchase STATERBROS142 LAKE FOREST CAUS05054	7.52		
05/06	Debit PIN Purchase PARAISO TRAVEL TOUR CLAKE FOREST CAUS05147	280.00		
05/06	Debit Card Purchase 05/01 06:52p #0910 GRILL HUT LAGUNA NIGUEL CA 19123 Restaurant/Bar	17.76		
05/06	Cash Withdrawal 05/04 12:40p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	300.00		12.44
<b>Total Subtracted/Added</b>		<b>2,089.19</b>	<b>2,038.41</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.

<b>CHECKING ACTIVITY</b>		<b>Continued</b>												
<table border="1" style="margin: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center; padding: 5px;"><b>Overdraft and Returned Item Fees</b></th> </tr> <tr> <th style="width: 40%;"></th> <th style="width: 30%; text-align: center;">Statement Period Total</th> <th style="width: 30%; text-align: center;">Year to Date Total</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">Total Overdraft Fees</td> <td style="text-align: center; padding: 5px;">\$0.00</td> <td style="text-align: center; padding: 5px;">\$68.00</td> </tr> <tr> <td style="padding: 5px;">Total Returned Item Fees</td> <td style="text-align: center; padding: 5px;">\$34.00</td> <td style="text-align: center; padding: 5px;">\$34.00</td> </tr> </tbody> </table>			<b>Overdraft and Returned Item Fees</b>				Statement Period Total	Year to Date Total	Total Overdraft Fees	\$0.00	\$68.00	Total Returned Item Fees	\$34.00	\$34.00
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Total Overdraft Fees	\$0.00	\$68.00												
Total Returned Item Fees	\$34.00	\$34.00												

<b>SAVINGS ACTIVITY</b>	
<p><b>Citi® Savings</b></p> <hr/> <p><b>42008892178</b> <span style="float: right;"><b>Beginning Balance:</b> \$0.00</span></p> <p style="text-align: right;"><b>Ending Balance:</b> \$0.00</p> <p><i>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.</i></p>	

<b>CUSTOMER SERVICE INFORMATION</b>		
<p><b>IF YOU HAVE QUESTIONS ON:</b></p> <p>Checking Savings / Money Market</p>	<p><b>YOU CAN CALL*:</b></p> <p>888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)</p>	<p><b>YOU CAN WRITE:</b></p> <p>Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966</p>
<p>* To ensure quality service, calls are randomly monitored.</p>		

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.

**CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

**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.

