

JANNISSE J RAMOS
 27645 NOPALES
 MISSION VIEJO CA

92692-2510

Statement Period
Jun 7 - Jul 7, 2019

BASIC BANKING PACKAGE AS OF JULY 7, 2019

Relationship Summary:

Checking	\$3.88
Savings	\$0.00
Investments (not FDIC Insured)	----
Loans	----
Credit Cards	----

Checking	Balance
Regular Checking	\$3.88
Savings	Balance
Citi® Savings	\$0.00
Total Checking and Savings at Citibank	\$3.88

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: \$1.94
Ending Balance: \$3.88

Date	Description	Amount Subtracted	Amount Added	Balance
06/07	ACH Electronic Credit KIMCO SERVICES DESCRIPT		369.00	

CHECKING ACTIVITY **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
06/07	Monthly Service Fee	12.00		
06/07	Debit PIN Purchase ALBERTSONS STORE 2556 LAGUNA NIGUELCAUS05154	19.69		
06/07	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	22.73		
06/07	Cash Withdrawal 02:38p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA	300.00		16.52
06/10	Deposit 07:30p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA		69.00	
06/10	Debit PIN Purchase ALBERTSONS STORE 3526 LAKE FOREST CAUS05154	3.74		81.78
06/11	Deposit 12:08a #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA		20.00	
06/11	ACH Electronic Debit CAPITAL ONE MOBILE PMT 916139801048754	25.00		
06/11	ACH Electronic Debit CAPITAL ONE MOBILE PMT 916139801048757	50.00		
06/11	Debit Card Purchase 06/08 09:01a #0910 STARBUCKS STORE 14012 LAGUNA NIGUEL CA 19161 Restaurant/Bar	11.15		15.63
06/14	Zelle Credit PAY ID:BAC851212bda ORG ID:BAC NAME:MURDOCK, SHE		130.00	
06/14	ACH Electronic Credit KIMCO SERVICES DESCRIPT		455.18	
06/14	Debit PIN Purchase TARGET T- 26932 La Paz Aliso Viejo CAUS05154	5.39		
06/14	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	17.41		
06/14	Cash Withdrawal 01:05p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	500.00		78.01
06/17	Debit Card Purchase 06/12 09:49a #0910 STARBUCKS STORE 00670 SAN CLEMENTE CA 19165 Restaurant/Bar	5.25		72.76
06/18	Debit PIN Purchase ALBERTSONS STORE 2556 LAGUNA NIGUELCAUS05154	15.73		
06/18	Debit Card Purchase 06/16 07:34p #0910 GRILL HUT LAGUNA NIGUEL CA 19168 Restaurant/Bar	9.69		
06/18	Debit Card Purchase 06/14 11:17a #0910 4LIFE CSA 801-562-3600 UT 19166 Food & Beverages	10.00		
06/18	Debit Card Purchase 06/14 05:16p #0910 4LIFE CSA 801-562-3600 UT 19166 Food & Beverages	10.00		
06/18	Debit Card Purchase 06/15 03:49p #0910 RUBIO'S #018 LAGUNA NIGUEL CA 19168 Restaurant/Bar	12.91		14.43
06/19	Debit PIN Purchase MISSION RANCH MARKET MISSION VIEJOCaus05154	7.16		7.27
06/20	Zelle Credit PAY ID:BACdd41a3664 ORG ID:BAC NAME:MURDOCK, SHE		110.00	
06/20	Debit PIN Purchase COSTCO WHSE #0690 LAGUNA NIGUELCAUS05159	24.67		92.60
06/24	Cash Withdrawal 06/22 01:52p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA	80.00		12.60
06/25	Debit Card Purchase 06/22 05:00p #0910 RUBIO'S #018 LAGUNA NIGUEL CA 19175 Restaurant/Bar	10.23		2.37
06/28	Zelle Credit PAY ID:BAC942ec5006 ORG ID:BAC NAME:MURDOCK, SHE		120.00	
06/28	Cash Withdrawal 12:53p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	100.00		22.37
07/01	Debit PIN Purchase ANTOJITOS LATIN LAGUNA HILLS CAUS05154	6.28		16.09
07/02	Debit Card Purchase 06/28 09:01a #0910 MCDONALD'S F10160 MISSION VIEJO CA 19182 Restaurant/Bar	12.91		3.18
07/05	ACH Electronic Credit KIMCO SERVICES DESCRIPT		572.99	
07/05	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	32.29		
07/05	Cash Withdrawal 12:47p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	540.00		3.88
	Total Subtracted/Added	1,844.23	1,846.17	

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	\$68.00
Total Returned Item Fees	\$0.00	\$34.00

SAVINGS ACTIVITY					
Citi® Savings					
42008892178	<table> <tr> <td>Beginning Balance:</td> <td>\$0.00</td> </tr> <tr> <td>Ending Balance:</td> <td>\$0.00</td> </tr> </table>	Beginning Balance:	\$0.00	Ending Balance:	\$0.00
Beginning Balance:	\$0.00				
Ending Balance:	\$0.00				
<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>					

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 TDD: 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.

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.

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.

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