

JANNISSE J RAMOS
 27645 NOPALES
 MISSION VIEJO CA

92692-2510

Statement Period
Mar 7 - Apr 7, 2019

BASIC BANKING PACKAGE AS OF APRIL 7, 2019

Relationship Summary:

Checking	\$63.22
Savings	\$0.00
Investments (not FDIC Insured)	----
Loans	----
Credit Cards	----

Checking	Balance
Regular Checking	\$63.22
Savings	Balance
Citi® Savings	\$0.00
Total Checking and Savings at Citibank	\$63.22

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:** \$12.26
Ending Balance: \$63.22

Date	Description	Amount Subtracted	Amount Added	Balance
03/07	Monthly Service Fee	12.00		0.26

CHECKING ACTIVITY **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
03/08	Zelle Credit PAY ID:BAC948f9ceae ORG ID:BAC NAME:MURDOCK, SHE		105.00	
03/08	Debit PIN Purchase 7-ELEVEN SOUTH LAGUNA CAUS00155	21.66		83.60
03/11	Debit PIN Purchase NORTHGATE ##009 SANTA ANA CAUS05054	10.74		
03/11	Debit PIN Purchase SMART AND FINAL LAGUNA HILLS CAUS05154	12.64		
03/11	Debit PIN Purchase SHELL Service Station MISSION VIEJOCAUS00155	12.77		
03/11	ACH Electronic Debit CAPITAL ONE RETRY PYMT 906839800512602	25.00		22.45
03/12	Overdraft Fee	34.00		
03/12	Debit Card Purchase 03/09 11:22a #0910 FACEBK FHHSJW4B2 Menlo Park CA 19070 Misc Business Services	2.24		
03/12	Debit Card Purchase 03/09 04:38p #0910 RUBIO'S #018 LAGUNA NIGUEL CA 19070 Restaurant/Bar	10.23		
03/12	Debit Card Purchase 03/10 05:05p #0910 RUBIO'S #018 LAGUNA NIGUEL CA 19070 Restaurant/Bar	20.99		45.01-
03/19	Transfer from Donor Account		1.90	43.11-
03/21	Zelle Credit PAY ID:BACfe30ef67d ORG ID:BAC NAME:MURDOCK, SHE		110.00	
03/21	Zelle Credit PAY ID:BAC6ac5d2b39 ORG ID:BAC NAME:MURDOCK, SHE		110.00	176.89
03/25	Debit PIN Purchase RALPHS #0 25539 PASEO LAGUNA HILLS CAUS05154	23.86		153.03
03/28	ACH Electronic Credit 4Life Bonus		190.25	
03/28	Debit PIN Purchase ARCO #42651 AMPM LAKE FOREST CAUS00155	11.65		
03/28	Cash Withdrawal 03:53p #0910 Citibank ATM 23562 EL TRO RD, LK FORST, CA	40.00		
03/28	Debit Card Purchase 03/26 04:36a #0910 4LIFE CSA 801-562-3600 UT 19086 Food & Beverages	151.42		140.21
03/29	ACH Electronic Credit 4Life Bonus		87.65	
03/29	Debit PIN Purchase ALBERTSONS STORE 2558 DANA POINT CAUS05154	21.85		206.01
04/01	Cash Withdrawal 02:15p #0910 Citibank ATM 570 CMN DE ESTR, SN CLMN, CA	20.00		
04/01	Cash Withdrawal 02:13p #0910 Citibank ATM 570 CMN DE ESTR, SN CLMN, CA	150.00		36.01
04/02	Debit Card Purchase 03/29 09:37a #0910 STARBUCKS STORE 14012 LAGUNA NIGUEL CA 19091 Restaurant/Bar	5.25		
04/02	Debit Card Purchase 03/30 04:07p #0910 FACEBK N6SGAJJ4B2 Menlo Park CA 19091 Misc Business Services	25.14		5.62
04/04	Zelle Credit PAY ID:BAC996dd9dd6 ORG ID:BAC NAME:MURDOCK, SHE		210.00	
04/04	Debit PIN Purchase STEIN MART 173 25282 MaMission ViejoCAUS05153	37.69		
04/04	Cash Withdrawal 04:20p #0910 Citibank ATM 25330 - C MGR PW, M VIEJO, CA	100.00		77.93
04/05	Debit PIN Purchase STATERBROS142 LAKE FOREST CAUS05054	14.71		63.22
	Total Subtracted/Added	763.84	814.80	

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

SAVINGS ACTIVITY

Citi® Savings
 42008892178

Beginning Balance: \$1.90
Ending Balance: \$0.00

SAVINGS ACTIVITY**Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
03/19	Transfer to OD account	1.90		0.00
03/25	Deposit 02:09p #0910 Citibank ATM 570 CMN DE ESTRL, SN CLMN, CA		70.00	70.00
03/27	Deposit 05:23p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA		40.00	
03/27	Cash Withdrawal 05:22p #0910 Citibank ATM 26916 LA PAZ, ALISO VIEJO, CA	60.00		50.00
04/01	Cash Withdrawal 02:14p #0910 Citibank ATM 570 CMN DE ESTRL, SN CLMN, CA	50.00		0.00
	Total Subtracted/Added	111.90	110.00	

All transaction times and dates reflected are based on Eastern Time.

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.

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking
Savings / Money Market

YOU CAN CALL*:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

YOU CAN WRITE:

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.

