

**FRANK GUTIERREZ**  
**LAURA B GUZMAN**  
 13916 Lubican St 5  
 Baldwin Park CA

91706-3030

**Statement Period**  
**Aug 1 - Aug 31, 2020**

**BASIC BANKING PACKAGE AS OF AUGUST 31, 2020**

**Relationship Summary:**

<b>Checking</b>	<b>\$57.61</b>
<b>Savings</b>	-----
<b>Investments (not FDIC Insured)</b>	-----
<b>Loans</b>	-----
<b>Credit Cards</b>	-----

As a reminder, you may transfer funds between your linked certificate of deposit, checking, savings and money market accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®.

**SUGGESTIONS AND RECOMMENDATIONS**

Mail check deposits by regular mail to: Citibank Check Ops-Bank By Mail P.O. Box 769009 San Antonio, TX 78245.  
 Overnight mail to: Citibank Check Ops- Bank By Mail, 100 Citibank Drive Bldg 3, San Antonio, TX 78245.  
 Deposits made by mail and addressed to any other Citibank address will be forwarded to the above facility for processing and will be considered received on the date the deposit is received by this facility.

**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**  
**42004902997**

**Beginning Balance:** \$256.58  
**Ending Balance:** \$57.61

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
08/03	Zelle Credit PAY ID:CTIa9fsN39ck ORG ID:CTI NAME:FRANK GUTIER		60.38	
08/03	Fee for Non-Citibank ATM use	10.00		
08/03	Monthly Service Fee	12.00		
08/03	Zelle Debit PAY ID:CTI2g9qcvwP6 ORG ID:CTI NAME:FRANK GUTIER	88.00		
08/03	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	1.87		
08/03	Debit PIN Purchase OAK STREET MOBI BAKERSFIELD CAUS05155	3.51		
08/03	Debit PIN Purchase RAMONA LIQUOR AND MARK BALDWIN PARK CAUS05154	10.00		
08/03	Debit PIN Purchase VALLARTA 13940 RAMONA BALDWIN PARK CAUS05154	23.09		
08/03	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	24.51		
08/03	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	29.57		114.41
08/04	Debit Card Purchase 07/31 11:53p #2939 WAL-MART #3522 BALDWIN PARK CA 20214 Food & Beverages	2.00		
08/04	Debit Card Purchase 08/02 07:06a #2915 APPLE.COM/BILL 866-712-7753 CA 20216 Specialty Retail stores	9.99		
08/04	Debit Card Purchase 07/31 08:29p #2915 PANDA EXPRESS #1018 BALDWIN PARK CA 20214 Restaurant/Bar	15.00		
08/04	Debit Card Purchase 08/01 12:26p #2915 MCDONALD'S F1308 BALDWIN PARK CA 20216 Restaurant/Bar	19.68		
08/04	Debit Card Purchase 07/31 07:42p #2915 LA FOGATA RESTAURANT BALDWIN PARK CA 20214 Restaurant/Bar	29.26		38.48
08/05	Debit Card Purchase 08/03 11:11p #2915 FARMER BOYS - BALDWIN BALDWIN PARK CA 20217 Restaurant/Bar	8.86		29.62
08/06	Debit Card Purchase 08/04 05:17p #2915 VIDEO USA BALDWIN PARK CA 20218 Recreational Services	10.00		19.62
08/07	Zelle Credit PAY ID:CTIIQtzG5S5j ORG ID:CTI NAME:FRANK GUTIER		20.00	
08/07	Debit PIN Purchase 7-ELEVEN BALDWIN PARK CAUS05155	6.47		
08/07	Debit PIN Purchase RAMONA LIQUOR AND MARK BALDWIN PARK CAUS05154	31.50		1.65
08/14	Zelle Credit PAY ID:CTIvdvFqSrdq ORG ID:CTI NAME:FRANK GUTIER		86.60	
08/14	ACH Electronic Credit *LLACB GP LTD ASO		204.95	
08/14	Zelle Debit PAY ID:CTIqlf4lr1R ORG ID:CTI NAME:FRANK GUTIER	28.00		
08/14	Zelle Debit PAY ID:CTIzkrdzkaak ORG ID:CTI NAME:FRANK GUTIER	106.60		158.60
08/17	Zelle Credit PAY ID:CTIy25rrqWnb ORG ID:CTI NAME:FRANK GUTIER		191.47	
08/17	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	6.41		
08/17	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	30.72		312.94
08/18	Zelle Credit PAY ID:CTIxacmjv96b ORG ID:CTI NAME:FRANK GUTIER		21.47	
08/18	Zelle Credit PAY ID:CTIO1bKkfcqt ORG ID:CTI NAME:FRANK GUTIER		37.30	
08/18	Debit PIN Purchase 7-ELEVEN BALDWIN PARK CAUS05155	4.38		
08/18	Debit Card Purchase 08/15 10:33p #2915 BURGER KING #4163 Q07 COVINA CA 20230 Restaurant/Bar	7.60		
08/18	Debit Card Purchase 08/15 02:21p #2939 MCDONALD'S F1308 BALDWIN PARK CA 20230 Restaurant/Bar	14.43		
08/18	Debit Card Purchase 08/15 08:30p #2915 STARBUCKS STORE 05880 BALDWIN PARK CA 20230 Restaurant/Bar	15.70		
08/18	Debit Card Purchase 08/14 02:42p #2939 MCDONALD'S F1308 BALDWIN PARK CA 20230 Restaurant/Bar	16.09		
08/18	Debit Card Purchase 08/15 04:15p #2915 ROBS GRILL IRWINDALE CA 20230 Restaurant/Bar	17.30		
08/18	Debit Card Purchase 08/14 02:42p #2915 KP RX01230 BALDWIN PARK CA 20228 Food & Beverages	25.28		270.93
08/19	Zelle Credit PAY ID:CTI3zKplfMgb ORG ID:CTI NAME:FRANK GUTIER		24.70	
08/19	ACH Electronic Credit *LLACB GP LTD ASO		120.23	
08/19	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	11.79		
08/19	Debit Card Purchase 08/16 08:12p #2915 STARBUCKS STORE 23741 COVINA CA 20231 Restaurant/Bar	7.75		
08/19	Debit Card Purchase 08/15 07:26p #2915 COURTYARD BY MARRIOTT BALDWIN PARK CA 20231 Hotels & Motels	139.98		256.34

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
08/20	Debit PIN Purchase WALGREENS STORE 14102 RBALDWIN PARK CAUS05159	6.56		
08/20	Debit PIN Purchase USA PETRO #68104 AZUSA CAUS00155	23.06		
08/20	Debit Card Purchase 08/18 11:31a #2915 APPLE.COM/BILL 866-712-7753 CA 20232 Specialty Retail stores	9.99		
08/20	Debit Card Purchase 08/17 11:10p #2915 JACK IN THE BOX 0297 WHITTIER CA 20232 Restaurant/Bar	10.13		
08/20	Debit Card Purchase 08/18 03:31p #2939 TACO READY BALDWIN PARK CA 20232 Restaurant/Bar	32.30		174.30
08/21	ACH Electronic Debit AAA LIFE INS PREM	17.00		
08/21	Debit Card Purchase 08/18 09:40p #2939 SUBWAY 04355277 BALDWIN PARK CA 20233 Restaurant/Bar	6.82		
08/21	Debit Card Purchase 08/19 07:54a #2939 Roku for Disney Electr 8162728107 DE 20233 Phones, Cable & Utilities	6.99		
08/21	Debit Card Purchase 08/19 02:23p #2915 KP RX01230 BALDWIN PARK CA 20233 Food & Beverages	7.67		135.82
08/24	Zelle Credit PAY ID:CTIm3zFOzh2G ORG ID:CTI NAME:FRANK GUTIER		35.01	
08/24	ACH Electronic Debit AAA LIFE INS PREM	17.00		
08/24	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	9.45		
08/24	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	31.75		
08/24	Debit Card Purchase 08/20 04:44p #2915 VIDEO USA BALDWIN PARK CA 20234 Recreational Services	13.00		
08/24	Debit Card Purchase 08/20 05:54p #2939 99-CENTS-ONLY #0072 BALDWIN PARK CA 20234 Food & Beverages	25.32		74.31
08/25	Zelle Credit PAY ID:CTI1gKcinl5m ORG ID:CTI NAME:FRANK GUTIER		10.00	
08/25	Zelle Credit PAY ID:CTI1h1tRsbec ORG ID:CTI NAME:FRANK GUTIER		55.00	
08/25	Zelle Debit PAY ID:CTIyAUqf3JT3 ORG ID:CTI NAME:FRANK GUTIER	25.22		
08/25	Debit Card Purchase 08/22 10:02p #2939 SUBWAY 04355277 BALDWIN PARK CA 20237 Restaurant/Bar	5.42		
08/25	Debit Card Purchase 08/22 03:48p #2939 MCDONALD'S F1308 BALDWIN PARK CA 20237 Restaurant/Bar	7.42		
08/25	Debit Card Purchase 08/23 02:21a #2939 JACK IN THE BOX 3309 BALDWIN PARK CA 20237 Restaurant/Bar	24.69		
08/25	Debit Card Purchase 08/20 04:01p #2915 DICKEYS CA-1535 AZUSA CA 20235 Restaurant/Bar	27.56		
08/25	Check # 138	25.00		24.00
08/26	ACH Electronic Credit *LLACB GP LTD ASO		204.95	228.95
08/27	Debit PIN Purchase CVS/PHARMACY #09 09672-Baldwin Park CAUS05159	15.31		213.64
08/28	Zelle Credit PAY ID:CTIK11FNwwlo ORG ID:CTI NAME:FRANK GUTIER		20.66	
08/28	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	3.97		
08/28	Debit PIN Purchase TARGET T- 2831 E Eastl West Covina CAUS05154	12.13		
08/28	Debit Card Purchase 08/26 05:42p #2939 KP RX01230 BALDWIN PARK CA 20240 Food & Beverages	8.48		
08/28	Debit Card Purchase 08/26 08:58p #2939 Subway 44088 Covina CA 20240 Restaurant/Bar	26.97		182.75
08/31	Zelle Credit PAY ID:CTIP11fzouCY ORG ID:CTI NAME:FRANK GUTIER		60.00	
08/31	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	2.34		
08/31	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	3.97		
08/31	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	6.11		
08/31	Debit PIN Purchase SHELL SERVICE STATION BALDWIN PARK CAUS00155	8.84		
08/31	Debit PIN Purchase RAMONA LIQUOR AND MARK BALDWIN PARK CAUS05154	10.75		
08/31	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	14.16		
08/31	Debit Card Purchase 08/26 12:10p #2915 MCDONALD'S F1308 BALDWIN PARK CA 20241 Restaurant/Bar	19.68		

**CHECKING ACTIVITY** **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
08/31	Debit Card Purchase 08/28 #2915 TARGET.COM * 800-591-3869 MN 20241 Retail stores	29.65		
08/31	Debit Card Purchase 08/26 01:56p #2915 SPECTRUM 855-707-7328 CA 20241 Phones, Cable & Utilities	89.64		57.61
<b>Total Subtracted/Added</b>		<b>1,351.69</b>	<b>1,152.72</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.

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	\$0.00

**CUSTOMER SERVICE INFORMATION**

<p><b>IF YOU HAVE QUESTIONS ON:</b></p> <p>Checking</p>	<p><b>YOU CAN CALL*:</b></p> <p>888-248-4226 (For Speech and Hearing Impaired Customers Only TTY: 800-945-0258)</p>	<p><b>YOU CAN WRITE:</b></p> <p>Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966</p>
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\* 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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