

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

91706-3030

Statement Period
Oct 1 - Oct 31, 2020

BASIC BANKING PACKAGE AS OF OCTOBER 31, 2020

Relationship Summary:

Checking	\$48.37
Savings	-----
Investments (not FDIC Insured)	-----
Loans	-----
Credit Cards	-----

Share the benefits of Citi.
 Refer Friends and Family and Earn Cash Rewards.
 Talk with your Personal Banker about how to earn a cash bonus with our Member-Get-Member program when your referral opens an eligible Citibank checking account. Enrollment required.

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	1 @ \$2.50 = \$2.50

*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: \$90.55
Ending Balance: \$48.37

Date	Description	Amount Subtracted	Amount Added	Balance
10/01	Zelle Credit PAY ID:CTIksSFaWMR9 ORG ID:CTI NAME:FRANK GUTIER		5.10	
10/01	Monthly Service Fee	12.00		
10/01	Debit PIN Purchase WALGREENS STORE 14102 RBALDWIN PARK CAUS05159	9.21		
10/01	Debit Card Purchase 09/29 09:19a #2915 MARKET@WORK 2067379149 RENTON WA 20274 Restaurant/Bar	4.39		
10/01	Debit Card Purchase 09/29 04:02p #2915 PANDA EXPRESS #1018 BALDWIN PARK CA 20274 Restaurant/Bar	14.89		55.16

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/02	Debit Card Purchase 09/29 11:41a #2915 MCDONALD'S F27365 WALNUT CA 20275 Restaurant/Bar	9.07		46.09
10/05	Debit Card Purchase 10/01 09:19a #2915 MARKET@WORK 2067379149 RENTON WA 20276 Restaurant/Bar	4.49		
10/05	Debit Card Purchase 10/01 08:20p #2915 KP RX01230 BALDWIN PARK CA 20276 Food & Beverages	26.82		14.78
10/06	Debit Card Purchase Return 10/05 #2915 TARGET.COM * 800-591-3869 MN 20279 Retail stores		29.55	
10/06	Debit Card Purchase Return 10/05 #2915 TARGET.COM * 800-591-3869 MN 20279 Retail stores		59.29	
10/06	Debit Card Purchase 10/02 06:59p #2915 VIDEO USA BALDWIN PARK CA 20277 Recreational Services	5.00		
10/06	Debit Card Purchase 10/01 11:42a #2915 MCDONALD'S F27365 WALNUT CA 20277 Restaurant/Bar	8.00		
10/06	Check # 102	178.14		87.52-
10/07	Returned Insufficient Funds - Check # 102		178.14	
10/07	Deposit 01:47p #2939 Citibank ATM 11141 VLY ML BV, EL MONTE, CA		360.00	
10/07	Returned Check/NSF Fee	34.00		416.62
10/08	Debit PIN Purchase WALGREENS STORE 14102 RBALDWIN PARK CAUS05159	12.02		
10/08	Debit PIN Purchase RAMONA LIQUOR AND MARK BALDWIN PARK CAUS05154	182.24		222.36
10/09	Returned Check/NSF Fee Reversal Adjustment for Inquiry # R-236015201008		34.00	
10/09	ACH Electronic Credit HD SUPPLY MANAGE DIR DEP		862.59	
10/09	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	1.13		
10/09	Debit Card Purchase 10/07 10:39p #2915 APPLE.COM/BILL 866-712-7753 CA 20282 Specialty Retail stores	9.99		1,107.83
10/13	Zelle Debit PAY ID:CTIG3XjihvBL ORG ID:CTI NAME:FRANK GUTIER	22.83		
10/13	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	2.87		
10/13	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	11.74		
10/13	Debit PIN Purchase WALGREENS STORE 3643 PEEL MONTE CAUS05159	29.45		1,040.94
10/14	Debit Card Purchase 10/09 08:48a #2915 APPLE.COM/BILL 866-712-7753 CA 20284 Specialty Retail stores	6.99		
10/14	Debit Card Purchase 10/10 09:53p #2915 JACK IN THE BOX 5346 EL MONTE CA 20286 Restaurant/Bar	9.45		
10/14	Debit Card Purchase 10/10 02:17a #2939 YUM YUM # 62D CITY OF INDUS CA 20284 Food & Beverages	13.09		
10/14	Debit Card Purchase 10/10 04:03p #2915 ROBS GRILL IRWINDALE CA 20286 Restaurant/Bar	28.53		
10/14	Debit Card Purchase 10/11 09:16p #2915 LYFT *RIDE SUN 6PM 855-865-9553 CA 20286 Misc Transportation	49.43		
10/14	Debit Card Purchase 10/09 01:10a #2915 CARPARTSCOM * 800-913-6127 CA 20284 Autos (rental, service, gas)	57.26		
10/14	Debit Card Purchase 10/10 08:22p #2915 SPECTRUM 855-707-7328 CA 20286 Phones, Cable & Utilities	99.00		
10/14	Debit Card Purchase 10/10 07:11p #2915 COAST NATL INSURANCE C PLANTATION FL 20286 Misc Business Services	100.69		
10/14	Debit Card Purchase 10/10 06:58p #2915 WILSHIRE CONSUMER CRED 8005890290 CA 20286	200.00		476.50
10/15	Debit PIN Purchase VALLARTA 13940 RAMONA BALDWIN PARK CAUS05154	7.98		
10/15	Debit PIN Purchase ARCO #42124 GLENDORA CAUS05155	11.55		
10/15	Debit Card Purchase 10/12 01:43p #2915 ROBS GRILL IRWINDALE CA 20288 Restaurant/Bar	20.11		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
10/15	Debit Card Purchase 10/10 08:20p #2915 BMC/SO CAL GAS COMPANY 800-427-2200 CA 20288 Phones, Cable & Utilities	101.50		335.36
10/16	Zelle Debit PAY ID:CTI5kOhjgov ORG ID:CTI NAME:FRANK GUTIER	100.00		
10/16	Debit PIN Purchase Wal-Mart Super Center BALDWIN PARK CAUS05154	3.64		
10/16	Debit PIN Purchase WALGREENS STORE 14102 RBALDWIN PARK CAUS05159	7.65		
10/16	Debit PIN Purchase CIRCLE K - BALDWIN PAR BALDWIN PARK CAUS05155	9.90		214.17
10/19	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	4.58		
10/19	Debit PIN Purchase TARGET T- 3100 Baldwin Baldwin Park CAUS05154	61.76		
10/19	Check # 103	25.00		122.83
10/20	Debit Card Purchase 10/15 03:45p #2915 STARBUCKS STORE 08747 COVINA CA 20291 Restaurant/Bar	16.35		
10/20	Debit Card Purchase 10/17 12:33p #2915 MCDONALD'S F19375 BALDWIN PARK CA 20293 Restaurant/Bar	22.29		84.19
10/21	ACH Electronic Credit *LLACB GP LTD ASO		77.90	
10/21	ACH Electronic Debit AAA LIFE INS PREM	17.00		
10/21	Zelle Debit PAY ID:CTIGkahbadxm ORG ID:CTI NAME:FRANK GUTIER	77.22		
10/21	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	1.73		
10/21	Debit Card Purchase 10/19 08:55a #2939 Roku for Disney Electr 8162728107 DE 20294 Phones, Cable & Utilities	6.99		59.15
10/22	Zelle Credit PAY ID:CTIvfmUwckkB ORG ID:CTI NAME:FRANK GUTIER		87.00	
10/22	ACH Electronic Debit AAA LIFE INS PREM	17.00		
10/22	Debit Card Purchase 10/20 01:27p #2915 76 - FAMILY OIL WEST COVINA CA 20295 Autos (rental, service, gas)	12.59		116.56
10/23	Deposit 12:12p #2915 Citibank ATM 11141 VLY ML BV, EL MONTE, CA		280.00	
10/23	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	2.11		
10/23	Debit PIN Purchase 7-ELEVEN EL MONTE CAUS05155	10.33		
10/23	Debit Card Purchase 10/20 09:26p #2939 947PEPSIVEN9147678600 BALDWIN PARK CA 20296 Restaurant/Bar	0.50		
10/23	Debit Card Purchase 10/20 07:31p #2939 947PEPSIVEN9147678600 BALDWIN PARK CA 20296 Restaurant/Bar	0.50		
10/23	Debit Card Purchase 10/21 02:26p #2915 CA STATE CHILD SUPPORT 9164645000 CA 20296 Specialty Retail stores	45.56		337.56
10/26	Deposit 01:15p #2939 Citibank ATM 1 W BAY STATE ST, ALHMBRA, CA		49.00	
10/26	Debit PIN Purchase VALLARTA 13940 RAMONA BALDWIN PARK CAUS05154	4.36		
10/26	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	4.47		
10/26	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	5.46		
10/26	Debit PIN Purchase ARCO #42531 AMPM CITY OF INDUSCAUS05155	5.86		
10/26	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	8.88		
10/26	Debit PIN Purchase ARCO #42531 AMPM CITY OF INDUSCAUS05155	10.05		
10/26	Debit PIN Purchase RAMONA LIQUOR AND MARK BALDWIN PARK CAUS05154	10.75		
10/26	Debit PIN Purchase CHEVRON/G&M OIL CO., LLBALDWIN PARK CAUS00155	20.00		
10/26	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	23.62		
10/26	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	34.46		
10/26	Debit Card Purchase 10/22 06:25p #2939 FD *CA DMV 618 *SVC WEST COVINA CA 20297 Specialty Retail stores	0.35		
10/26	Debit Card Purchase 10/22 06:35p #2939 FD *CA DMV 618 *SVC WEST COVINA CA 20297 Specialty Retail stores	0.86		
10/26	Debit Card Purchase 10/22 06:25p #2939 FD *CA DMV 618 WEST COVINA CA 20297 Specialty Retail stores	15.00		
10/26	Debit Card Purchase 10/22 06:35p #2939 FD *CA DMV 618 WEST COVINA CA 20297 Specialty Retail stores	37.00		205.44

CHECKING ACTIVITY **Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
10/27	Deposit 10/26 11:45p #2915 Citibank ATM 11141 VLY ML BV, EL MONTE, CA		300.00	
10/27	Debit PIN Purchase WM SUPERC Wal-Mart Sup BALDWIN PARK CAUS05154	1.92		
10/27	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	2.87		
10/27	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	4.48		
10/27	Debit PIN Purchase ARCO #42531 AMPM CITY OF INDUSCAUS05155	5.65		
10/27	Debit Card Purchase 10/23 12:50p #2915 EL MONTE AUTO SPA EL MONTE CA 20300 Autos (rental, service, gas)	5.63		
10/27	Debit Card Purchase 10/25 05:02p #2915 WETZEL'S PRETZELS (WAL BALDWIN PARK CA 20300 Restaurant/Bar	12.35		
10/27	Debit Card Purchase 10/24 04:12p #2915 KP RX01230 BALDWIN PARK CA 20300 Food & Beverages	19.15		
10/27	Debit Card Purchase 10/24 02:12a #2939 JACK IN THE BOX 3309 BALDWIN PARK CA 20300 Restaurant/Bar	23.81		
10/27	Debit Card Purchase 10/25 02:29a #2939 YOSHINOYA # 246 COVINA CA 20300 Restaurant/Bar	28.62		
10/27	Debit Card Purchase 10/23 12:47p #2915 EL MONTE AUTO SPA EL MONTE CA 20300 Autos (rental, service, gas)	82.76		318.20
10/28	ACH Electronic Debit FRANCHISE TAX BO PAYMENTS	50.00		
10/28	Debit PIN Purchase ARCO#83008IJAZ ELK GROVE CAUS05155	11.72		
10/28	Debit PIN Purchase WAL-MART #3522 BALDWIN PARK CAUS05154	23.07		
10/28	Debit Card Purchase 10/26 09:07p #2939 WETZEL'S PRETZELS (WAL BALDWIN PARK CA 20301 Restaurant/Bar	5.68		227.73
10/29	Debit Card Purchase 10/27 03:45p #2915 MARKET@WORK 2067379149 RENTON WA 20302 Restaurant/Bar	1.90		
10/29	Debit Card Purchase 10/27 11:07a #2915 MARKET@WORK 2067379149 RENTON WA 20302 Restaurant/Bar	4.49		
10/29	Debit Card Purchase 10/26 03:06p #2939 MCDONALD'S F1308 BALDWIN PARK CA 20302 Restaurant/Bar	10.82		
10/29	Debit Card Purchase 10/26 11:59p #2915 TB/PH # 28728 BALDWIN PARK CA 20302 Restaurant/Bar	16.95		
10/29	Cash Withdrawal 12:45a #2915 Non Citi ATM 15 US-50 STATELINE NVUS051	126.95		66.62
10/30	Debit Card Purchase 10/27 07:10p #2915 STARBUCKS STORE 23741 COVINA CA 20303 Restaurant/Bar	3.25		
10/30	Debit Card Purchase 10/28 10:53a #2915 MCDONALD'S F17846 MCFARLAND CA 20303 Restaurant/Bar	15.00		48.37
Total Subtracted/Added		2,364.75	2,322.57	

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	\$34.00	\$34.00

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

Checking

YOU CAN CALL*:

888-248-4226
(For Speech and Hearing
Impaired Customers Only
TTY: 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.

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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