

JORGE A ALVARADO OCHOA
9513 DUSTY WHEAT
BAKERSFIELD CA **93313-5260**

Statement Period
Feb 4 - Mar 2, 2020

BASIC BANKING PACKAGE AS OF MARCH 2, 2020	
Relationship Summary:	
Checking	\$338.19
Savings	----
Investments (not FDIC Insured)	----
Loans	----
Credit Cards	----

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	12 @ \$2.50 = \$30.00

*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		Beginning Balance:	\$703.86
42022733259		Ending Balance:	\$338.19
Date	Description	Amount Subtracted	Amount Added
02/04	Fee for Non-Citibank ATM use	42.50	
02/04	Debit PIN Purchase KELLYS LIQUORS SAN JOSE CAUS05159	16.38	
02/04	Debit Card Purchase 02/02 12:30p #9759 DAZN New York NY 20034 Phones, Cable & Utilities	19.99	
02/04	Debit Card Purchase 02/01 #9759 76 - DAN CARLINO ENTER GILROY CA 20034 Autos (rental, service, gas)	27.92	
02/04	Debit Card Purchase 02/02 03:14p #9759 H C SEAFOOD OXNARD CA 20034 Restaurant/Bar	65.55	
			531.52

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
02/05	Debit PIN Purchase CHEVRON/VINTNERS DISTRISAN JOSE CAUS00155	46.05		
02/05	Debit Card Purchase 02/02 09:48p #9759 SHELL OIL 57443084801 COALINGA CA 20035 Autos (rental, service, gas)	47.57		437.90
02/06	Cash Withdrawal 05:09p #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	102.39		
02/06	Cash Withdrawal 02:19p #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	140.00		195.51
02/07	ACH Electronic Credit BARRETT BUSINESS PAYROLL		1,666.92	
02/07	ACH Electronic Debit PROGRESSIVELEASE PMTS	70.09		
02/07	ACH Electronic Debit SNAP FINANCE PAYMENT	89.77		
02/07	ACH Electronic Debit VBS BetterDay 8662580165	187.65		
02/07	Debit PIN Purchase 7-ELEVEN SAN JOSE CAUS00155	16.18		
02/07	Debit PIN Purchase JB LIQUORS SAN JOSE CAUS02154	29.84		
02/07	Mobile Purchase Sign Based 02/05 11:43a #9759 D4416 APPLE.COM/BILL 866-712-7753 CA 20037 Specialty Retail stores	5.99		
02/07	Cash Withdrawal 06:39p #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	102.50		1,360.41
02/10	Deposit Teller		2,079.96	
02/10	Debit PIN Purchase USPS KIOSK 05047 10001 BAKERSFIELD CAUS05194	1.10		
02/10	Debit PIN Purchase USPS KIOSK 05047 10001 BAKERSFIELD CAUS05194	1.10		
02/10	Debit PIN Purchase USPS KIOSK 05047 10001 BAKERSFIELD CAUS05194	8.45		
02/10	Debit PIN Purchase CITY LIQUOR INC BAKERSFIELD CAUS05154	9.86		
02/10	Debit PIN Purchase SHELL SERVICE S BAKERSFIELD CAUS05155	12.90		
02/10	Debit PIN Purchase AUTOZONE 4004 3325 PANBAKERSFIELD CAUS05155	17.31		
02/10	Debit PIN Purchase CHEVRON/V.G. MINI MART BAKERSFIELD CAUS00155	34.21		
02/10	Debit PIN Purchase CHEVRON/CSI-092780/1776SAN JOSE CAUS00155	42.10		
02/10	Debit PIN Purchase UNION VILLAGE GAS BAKERSFIELD CAUS00155	59.07		
02/10	Debit PIN Purchase GONZALEZ TIRES BAKERSFIELD CAUS05155	60.00		
02/10	Debit Card Purchase 02/06 03:43p #9759 SQ *MISSION WIRELESS San Jose CA 20038 Misc Personal Services	32.78		
02/10	Cash Withdrawal 02/09 11:01p #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	102.50		
02/10	Cash Withdrawal 02/09 04:20p #9759 Citibank ATM 5554 CALF AV, BAKERSFIELD, CA	200.00		2,858.99
02/11	Debit Card Purchase 02/08 07:51a #9759 APPLE.COM/BILL 1111111111 CA 20041 Specialty Retail stores	3.99		
02/11	Debit Card Purchase 02/08 09:42p #9759 AMZN Mktp US*4I3HZOGF3 Amzn.com/bill WA 20041 Specialty Retail stores	23.79		
02/11	Debit Card Purchase 02/08 05:18p #9759 TST* SOCAL TAMAL AND C LAMONT CA 20041 Restaurant/Bar	24.34		
02/11	Debit Card Purchase 02/09 02:24p #9759 99-CENTS-ONLY #0146 BAKERSFIELD CA 20041 Food & Beverages	31.65		
02/11	Debit Card Purchase 02/08 06:03p #9759 LENSCRAFTERS 0160 BAKERSFIELD CA 20041 Medical Services	50.00		
02/11	Debit Card Purchase 02/08 03:12p #9759 ROYAL CHOICE INSURANCE LAMONT CA 20041 Misc Business Services	185.00		2,540.22
02/12	Debit PIN Purchase JB LIQUORS SAN JOSE CAUS02154	31.84		
02/12	Debit PIN Purchase WM SUPERC Wal-Mart Sup SAN JOSE CAUS05154	94.63		
02/12	Cash Withdrawal 07:39p #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	102.39		
02/12	Debit Card Purchase 02/10 07:25p #9759 PTICKET.COM-SAN JOSE 8005534412 CA 20042	144.00		2,167.36
02/13	Zelle Debit PAY ID:CT11kpsmmoCE ORG ID:WFC NAME:YESENIA JUST	1,300.00		
02/13	Debit PIN Purchase CHEVRON/CSI-092780/1776SAN JOSE CAUS00155	39.45		
02/13	Debit Card Purchase 02/11 08:09p #9759 SQ *BRAVO HOUSE OF EN San Jose CA 20043 Restaurant/Bar	23.48		804.43

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
02/14	ACH Electronic Credit BARRETT BUSINESS PAYROLL		1,387.53	
02/14	ACH Electronic Debit PROGRESSIVELEASE PMTS	70.09		
02/14	ACH Electronic Debit SNAP FINANCE PAYMENT	89.77		
02/14	ACH Electronic Debit ACIMA 8012971982 173261BFBF86	137.24		
02/14	ACH Electronic Debit BetterDay Loan ADVANCE bet1715999in	145.95		
02/14	Debit PIN Purchase 7-ELEVEN SAN JOSE CAUS05155	15.78		
02/14	Mobile Purchase Sign Based 02/12 08:34a #9759 NETFLIX.COM NETFLIX.COM CA 20044 Phones, Cable & Utilities	15.99		
02/14	Cash Withdrawal 04:38p #9759 Non Citi ATM PAI ISO ALVISO CAUS051	62.75		1,654.39
02/18	Credit - MoneySend Lyft 02-17 Exp San FranciscoCAUS06065		15.52	
02/18	Credit - MoneySend Lyft 02-19 Exp San FranciscoCAUS06065		20.39	
02/18	Credit - MoneySend Lyft 02-17 Exp San FranciscoCAUS06065		25.26	
02/18	Credit - MoneySend Lyft 02-16 Exp San FranciscoCAUS06065		40.54	
02/18	Zelle Credit PAY ID:WFCT07N9W67N ORG ID:WFC NAME:JULIO BUSTAM		160.00	
02/18	Debit PIN Purchase HAPPY GAS BAKERSFIELD CAUS02155	9.00		
02/18	Debit PIN Purchase VALLARTA 2705 SO H ST BAKERSFIELD CAUS05154	10.43		
02/18	Debit PIN Purchase CIRCLE K 01270 5634 ST BAKERSFIELD CAUS00155	27.65		
02/18	Debit PIN Purchase AUTOZONE 4004 3325 PANBAKERSFIELD CAUS05155	28.64		
02/18	Debit PIN Purchase SHELL SERVICE S BAKERSFIELD CAUS00155	46.08		
02/18	Debit PIN Purchase PACIFIC XPRESS LUBE 1 BAKERSFIELD CAUS05175	50.00		
02/18	Debit PIN Purchase PACIFIC TIRE & WHEEL C BAKERSFIELD CAUS05155	370.00		
02/18	Cash Withdrawal 02/17 12:35p #9759 Non Citi ATM Cardtronics CCSC BAKERSFIELD CAUS051	63.25		
02/18	Cash Withdrawal 02/17 12:34p #9759 Non Citi ATM Cardtronics CCSC BAKERSFIELD CAUS051	103.25		
02/18	Cash Withdrawal 02/16 03:23p #9759 Non Citi ATM VALLARTA SUP-K718554 BAKERSFIELD CAUS051	123.00		
02/18	Cash Withdrawal 02/15 12:35p #9759 Citibank ATM 2525 OSWELL ST, BAKRSFLD, CA	700.00		384.80
02/19	Credit - MoneySend Lyft 02-19 Exp San FranciscoCAUS06065		6.03	
02/19	Credit - MoneySend Lyft 02-19 Exp San FranciscoCAUS06065		9.52	
02/19	Debit PIN Purchase CARDENAS MARKET #204 SAN JOSE CAUS05154	19.79		
02/19	Debit Card Purchase 02/15 02:50p #9759 GREEN CRUSH BAKERSFIEL BAKERSFIELD CA 20049 Restaurant/Bar	10.00		
02/19	Debit Card Purchase 02/13 08:08p #9759 LITTLE CAESARS 5049 SAN JOSE CA 20046 Restaurant/Bar	14.20		
02/19	Debit Card Purchase 02/14 12:09p #9759 SQ *HAI THIEU San Jose CA 20046 Restaurant/Bar	17.48		
02/19	Debit Card Purchase 02/15 12:26p #9759 BIRRIERIA GUADALAJARA BAKERSFIELD CA 20048 Restaurant/Bar	29.62		
02/19	Debit Card Purchase 02/15 05:11a #9759 MCW#1009-PANAMA BAKERSFIELD CA 20048 Autos (rental, service, gas)	29.99		
02/19	Debit Card Purchase 02/15 03:23p #9759 BIG O TIRES #5865 BAKERSFIELD CA 20048 Autos (rental, service, gas)	30.00		
02/19	Debit Card Purchase 02/14 04:18p #9759 JAZMIN BEAUTY SALON & BAKERSFIELD CA 20048 Misc Personal Services	100.00		
02/19	Debit Card Purchase 02/14 05:12p #9759 WHITE FLOWERS SAN JOSE CA 20046 Specialty Retail stores	119.00		30.27
02/20	Credit - MoneySend Lyft 02-20 Exp San FranciscoCAUS06065		6.28	
02/20	Credit - MoneySend Lyft 02-20 Exp San FranciscoCAUS06065		8.84	
02/20	Credit - MoneySend Lyft 02-20 Exp San FranciscoCAUS06065		14.65	
02/20	Debit PIN Purchase CARDENAS MARKET #203 SAN JOSE CAUS05154	5.32		
02/20	Debit PIN Purchase BOREL 76 SAN MATEO CAUS05155	13.07		41.65
02/21	Credit - MoneySend Lyft 02-21 Exp San FranciscoCAUS06065		16.95	
02/21	Credit - MoneySend Lyft 02-21 Exp San FranciscoCAUS06065		23.75	
02/21	ACH Electronic Credit BARRETT BUSINESS PAYROLL		1,823.22	
02/21	ACH Electronic Debit PROGRESSIVELEASE PMTS	70.09		

CHECKING ACTIVITY					Continued
Date	Description	Amount Subtracted	Amount Added	Balance	
02/21	ACH Electronic Debit SNAP FINANCE PAYMENT	89.77			
02/21	ACH Electronic Debit BETTER DAY LOANS ONLINE PMT	145.95			
02/21	Debit PIN Purchase JB LIQUORS SAN JOSE CAUS02154	4.32			
02/21	Debit PIN Purchase WAL-MART #5435 SAN JOSE CAUS05154	11.11			
02/21	Debit PIN Purchase 7-ELEVEN SAN JOSE CAUS00155	20.69			
02/21	Cash Withdrawal 01:42a #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	42.50			
02/21	Cash Withdrawal 06:23p #9759 Citibank ATM 10 ALMADEN BL, SAN JOSE, CA	1,000.00		521.14	
02/24	Credit - MoneySend Lyft 02-22 Exp San FranciscoCAUS06065		10.38		
02/24	Credit - MoneySend Lyft 02-22 Exp San FranciscoCAUS06065		18.31		
02/24	Debit PIN Purchase WM SUPERC Wal-Mart Sup BAKERSFIELD CAUS05154	7.39			
02/24	Debit PIN Purchase ROTTEN ROBBIE # SAN JOSE CAUS05155	13.37			
02/24	Debit PIN Purchase LA MEXICANA BAKERY SAN JOSE CAUS80154	14.00			
02/24	Debit PIN Purchase BOREL 76 SAN MATEO CAUS05155	14.97			
02/24	Debit PIN Purchase ROTTEN ROBBIE # SAN JOSE CAUS00155	30.13			
02/24	Debit PIN Purchase S & H #2 BAKERSFIELD CAUS00155	54.81		415.16	
02/25	Debit Card Purchase 02/22 12:57a #9759 LITTLE CAESARS 5049 SAN JOSE CA 20055 Restaurant/Bar	7.37			
02/25	Debit Card Purchase 02/22 02:21a #9759 SMITTEN ICE CREAM - 00 SAN JOSE CA 20053 Restaurant/Bar	8.50			
02/25	Debit Card Purchase 02/21 01:24p #9759 JACK IN THE BOX 0495 SAN MATEO CA 20055 Restaurant/Bar	15.38			
02/25	Debit Card Purchase 02/21 11:58p #9759 76 - DBA R J POLAR INC SAN JOSE CA 20055 Autos (rental, service, gas)	30.37		353.54	
02/26	Debit Card Purchase 02/23 03:10a #9759 DTV*DIRECTV SERVICE 800-347-3288 CA 20056 Phones, Cable & Utilities	120.00		233.54	
02/27	Mobile Purchase Sign Based 02/25 04:09p #9759 D4416 APPLE.COM/BILL 866-712-7753 CA 20057 Specialty Retail stores	3.99			
02/27	Debit Card Purchase 02/25 10:42p #9759 EVEREST MOMO SAN JOSE CA 20057 Restaurant/Bar	9.82			
02/27	Cash Withdrawal 12:26a #9759 Non Citi ATM PAI ISO SAN JOSE CAUS051	42.50		177.23	
02/28	ACH Electronic Credit BARRETT BUSINESS PAYROLL		1,751.77		
02/28	ACH Electronic Debit PROGRESSIVELEASE PMTS	70.09			
02/28	ACH Electronic Debit SNAP FINANCE PAYMENT	89.77			
02/28	ACH Electronic Debit ACIMA 8012971982 63FDB0DA8266	137.24			
02/28	ACH Electronic Debit BETTER DAY LOANS ONLINE PMT	145.95			
02/28	Debit PIN Purchase CARDENAS MARKET #203 SAN JOSE CAUS05154	6.18			
02/28	Debit PIN Purchase 7-ELEVEN SAN JOSE CAUS00155	29.96			
02/28	Cash Withdrawal 01:17a #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	40.00		1,409.81	
03/02	Credit - MoneySend Lyft 03-01 Exp San FranciscoCAUS06065		71.37		
03/02	Debit PIN Purchase 7-ELEVEN SAN JOSE CAUS05155	9.33			
03/02	Debit PIN Purchase LA MEXICANA BAKERY SAN JOSE CAUS80154	10.00			
03/02	Debit PIN Purchase MEXICO BAKERY 2811 SAN JOSE CAUS05158	27.31			
03/02	Debit PIN Purchase S & H #2 BAKERSFIELD CAUS00155	51.85			
03/02	Cash Withdrawal 03/01 12:23p #9759 Non Citi ATM SAMS MARKET -K737368 BAKERSFIELD CAUS051	102.50			
03/02	Cash Withdrawal 12:03a #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	140.00			
03/02	Cash Withdrawal 03/01 11:59p #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	200.00			
03/02	Cash Withdrawal #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	200.00			
03/02	Cash Withdrawal 12:02a #9759 ATM 452 E. SANTA CLARA SAN JOSE CAUS051	200.00			
03/02	Cash Withdrawal 03/01 07:09p #9759 Non Citi ATM HAPPY MARKET-326346 BAKERSFIELD CAUS051	202.00		338.19	
Total Subtracted/Added		9,522.86	9,157.19		

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.

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

CUSTOMER SERVICE INFORMATION		
<p>IF YOU HAVE QUESTIONS ON:</p> <p>Checking</p>	<p>YOU CAN CALL*:</p> <p>888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)</p>	<p>YOU CAN WRITE:</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.

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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