

There's only one thing you need to help manage your fees. The facts.

Basic Banking Package: Summary of Common Fees and Features

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$0	
	Monthly Service Fee	\$10	Waived if you have ONE of the following: 1. 1 Direct Deposit and 1 Bill Payment per statement cycle OR 2. \$1,500 in combined average monthly balances in checking or with linked Day-to-Day Savings
	Waived When Requirements Are Met	\$0	
	Pays Interest		No
	Citibank ATM Fee	\$0	Get cash with no surcharge fee through our network of 30,000 ATMs in the U.S. Locate one near you at www.citibank.com/locations
	Non-Citibank ATM Fee	\$2	Per withdrawal fee for using a Non-Citibank ATM. (No fee for Citibank transfers or balance inquires). Other banks may assess a third party ATM surcharge fee
Overdraft Policies	Deposited Check Returned Unpaid	\$10	Per check you deposit that is returned unpaid
	Stop Payment Fee	\$30	Per item you ask to stop payment on
	For Debit Purchases and ATM Withdrawals	\$0	If you do not have available funds to cover a debit card purchase or ATM transaction, we will decline the transaction at no cost to you.
	For Checks, ACH Debits, Service Fees or other transactions		Fee will not be assessed more than 4 times per day when you do not have enough funds in your account. There are two types of fees:
	Overdraft Fee (paid despite insufficient funds)	\$34	An overdraft fee occurs when we pay the item despite insufficient funds
Insufficient Funds Fee	\$34	An insufficient funds fee occurs when we do not pay the item	
Overdraft Protection Transfer Fee (If you are enrolled in our Checking Plus line of credit or Safety Check linked checking to savings overdraft protection program)	\$10	For each day we transfer funds to cover an overdraft in your checking account through your Checking Plus line of credit, linked savings account or money market account Transfer amount is a minimum of \$100 or rounded up to the nearest \$100 to cover the overdrawn balance and \$10 overdraft protection transfer fee (i.e., if you overdraw your checking account by \$52, we will transfer \$100. If you overdraw your account by \$225, we will transfer \$300).	
Your Deposits and Withdrawals	The order in which your deposits and withdrawals are processed	Generally they are processed as follows: First: Deposits made before the cut-off time are added to your account balance Second: Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay them. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits* that we receive throughout the day Third: Fees for services we provide that have not already been debited from your account are deducted from your available balance Fourth: Checks presented for payment and any ACH debit* not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount *ACH (Automated Clearing House) debits are received electronically through a merchant you have instructed to bill your checking account - i.e., for your utility or phone bill	
	When your deposits become available	Cash Deposit with Teller Cash Deposit at ATM Check Deposit with Teller Check Deposit with ATM Direct Deposit Wire Transfer	Generally available immediately on same business day of deposit Generally available immediately, but no later than next business day after the business day of deposit Generally available immediately on same business day of deposit Generally available on same business day of deposit Same business day of deposit Same business day of deposit
If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available the same business day of the deposit. Funds from checks drawn on institutions other than Citibank may take longer to become available. A "business day" is a non-holiday weekday. The end of business day is posted at each branch and varies by location.			

Helpful Ways to Avoid or Reduce Fees

- Get cash with **no surcharge fee** through our network of 30,000 ATMs in the U.S. Locate one near you at www.citibank.com/locations
- Use your **no monthly fee debit card** for cash back at select merchants that offer this service
- Set up **balance and bill payment alerts** on Citibank Online to help manage your accounts and avoid overdraft fees
- Consider our **overdraft protection services**: Safety Check links your savings to your checking account to help avoid check overdrafts. Or you can apply for a Checking Plus® line of credit
- Use our **Online Wire Transfer services** to reduce wire transfer fees
- Use **Citibank Online** to get up to 7 years of online statement history, reducing potential statement copy fees
- Send a **Citibank Global Transfer** from your Citibank account to any other Citibank account in the world with no transfer fee

Any questions? Call us at **1-800-374-9700**.

Make the Most of Your Citibank Relationship

- Earn points for your banking each month when your checking account is enrolled in **Citi® ThankYou® Rewards**. For details, go to www.citibank.com/thankyou
- **Mobile and Tablet banking** to help manage finances wherever you are
- Set up free **Online Bill Payment** to save on postage and minimize number of checkbook orders
- **Direct deposit** your paycheck or other checks to save on trips to the branch or ATM
- Use **Citi Financial Tools®** to manage your budget
- Set up **Auto Save** to help with your monthly savings plan

Optional Services Available

Service	Fee	What does this service provide?
Transfer Services		
Wire Transfer:	Incoming Domestic and International	\$10 Transfer funds into your account from anywhere in the U.S. or abroad
	Outgoing Domestic / International	\$25 / \$40 Fee for initiating a wire transfer in a branch or at an ATM
	Online Outgoing Domestic / International	\$18.75 / \$30 Fee for initiating a wire transfer online
Travel/Foreign Currency Services		
Foreign Currency Exchange	\$1,000 and over/Under \$1,000	no charge / \$5 Changing U.S. dollars into foreign currency or vice versa
Foreign Exchange Fee		3% of transaction amount Transactions made outside the U.S. and Puerto Rico using a Citibank Banking card
Travelers Checks		1.5% of check amount
Bank Checks/ Official Checks/ Checkbooks/ Debit Cards		
Checkbook Orders		varies Order and delivery of a checkbook
Official Check		\$10 Obtaining a check that is the obligation of a bank
Expedited Domestic Delivery of Replacement Debit Cards		\$15 Rush delivery in 1 to 2 business days of your debit card
Money Order for Customers		\$5 A money order can be used instead of a check
Counter Checks		\$5 A check provided to you at the branch when you don't have any checks left
Research and Process Fees		
Consular Verification or Reference Letter		\$25 A Consular letter issued to Consulates or the Immigration Department to provide customer identification or a reference letter about a customer's account
Legal Process Compliance		\$125 per defendant and occurrence Court-ordered bank levy, account liens, etc.
Collection Services		
Bond Coupon Redemption (per series)		\$10 Collect payment for a bond issued by a corporation, federal, state or local government agency
Collection of Notes and Sight Drafts on Domestic Bank		\$25 Accepting notes for deposit into accounts and collecting and depositing of note interest upon maturity
Collection of Checks from Foreign Banks		\$30 plus 3 rd party bank charges Collection of checks drawn on foreign banks
Domestic Bank Collections		\$25 plus 3 rd party bank charges When a U.S. check is sent for payment on a collection basis
Copy of Checks, Statements, Records and Certificates		
Copy of Canceled Check		\$5/item two free per month Charged for ordering photocopies of checks
Interim Statement		\$5 Providing a copy of a statement from your last statement date to a mid point date you provide us
Miscellaneous Copies		\$5 Making copies of other documents such as deposit tickets or IRS Form 1099
Statement Copy (previous month)		\$5 Fee for obtaining a statement copy from the previous statement cycle; free statements are available online
Other Fees		
Safe Deposit Box Annual Rental		varies Annual fee for Safe Deposit Rental
Quicken		\$9.95 Monthly fee for usage of Quicken financial software

We're here to help

Just give us a call anytime at **1-800-374-9700**, speak with a Personal Banker at your nearest local branch, Tweet us at **@AskCiti** or visit us at www.citibank.com.

Additional Account Packages to Meet Your Needs

We also offer **Citibank** and **Citigold®** Account packages that may be right for you.

Don't have an account?

Apply now or call us at **1-800-374-9500**.

This fact sheet is a summary of certain fees and features of your account. For more complete information about your account, please see your **Marketplace Addendum**, **Client Manual** and Citibank® Program **Citi ThankYou® Rewards Terms and Conditions**.

Terms, conditions and fees for accounts, products, programs and services are subject to change.

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