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CITIBANK, N. A.  
**Account**  
**12022958461**

**Statement Period**  
**Sep 22 - Oct 22, 2023**

**ALANA J OSROFF**  
**337 Barwick Blvd**  
**Mineola NY**

**11501-2107**

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## YOUR SIMPLIFIED BANKING ACCOUNT STATEMENT AS OF OCTOBER 22, 2023

### Relationship Summary:

<b>Checking</b>	<b>\$7,036.36</b>
<b>Savings</b>	<b>\$500.09</b>
<b>Investments (not FDIC Insured)</b>	----
<b>Loans</b>	----

Fraudsters are increasingly targeting mailed checks to alter the dollar amount and payee information. Follow this link for recommendations to better protect your funds:

[www.online.citi.com/JRS/popups/CheckWashing.pdf](http://www.online.citi.com/JRS/popups/CheckWashing.pdf)

Checking	Balance
Regular Checking	\$7,036.36
Savings	Balance
Citi® Savings	\$500.09
<b>Total Checking and Savings at Citibank</b>	<b>\$7,536.45</b>

## SUGGESTIONS AND RECOMMENDATIONS

Citi's general policy is to make funds available from your check deposits no later than the next business day after the business day of deposit. Should we apply longer delays in accordance with our standard schedule, the following enhancements are effective October 21, 2023: the first \$225 of our total check deposits on a business day will be available next business day; amounts of \$5,525 or less will be available on the second business day; and amounts above \$5,525 available on the third business day.

## Your Citibank Statement

Calendar Month <sup>1</sup>	Combined Average Monthly Balance Range <sup>2</sup>	Relationship Tier <sup>3</sup>
August 2023	\$0 - \$14,999	None
September 2023	\$0 - \$14,999	None

## Account Fees and Charges<sup>4</sup>

Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Regular Checking	12022958461	None	None	N/A	No Fee - Qualifying Activity Met
Citi® Savings	12022958488	None	None	N/A	No Fee - Qualifying Activity Met

Account Fees and Charges <sup>4</sup>					Continued
Account Type	Account	Monthly Service Fee	Non-Citi ATM Fee	Average Monthly Balance	Waiver Applied
Total		None	None		
<b>Fees.</b> When not linked to a checking account, savings account balances (excluding Citi Miles Ahead Savings) for the calendar month prior to the end of the monthly statement period will be used to determine your Average Savings Balance, which determines if you receive a monthly service fee. All fees assessed in this Statement Cycle, including Non-Citi ATM fees, will appear as charges on the first Business Day of your next Account Statement. Please refer to your Client Manual Agreement for details on how we determine your monthly fees and charges.					

CHECKING ACTIVITY				
<b>Regular Checking</b>				
<b>12022958461</b>		<b>Beginning Balance:</b>		<b>\$3,392.53</b>
		<b>Ending Balance:</b>		<b>\$7,036.36</b>
Date	Description	Amount Subtracted	Amount Added	Balance
09/22	Debit PIN Purchase Duane Reade STO 4 AMSTEN NEW YORK 00YUS05159	20.99		3,371.54
09/25	Debit PIN Purchase TRADER JOE S #54 TRADER NEW YORK 00YUS05154	118.05		3,253.49
09/26	Debit Card Purchase 09/24 02:00p #7877 MMA ADMISSIONS NEW YORK NY 23268	10.00		3,243.49
09/29	ACH Electronic Credit COOKE SCHOOL AND PAYROLL		2,089.01	
09/29	Debit PIN Purchase MORTON WILLIAMS - IVORY NEW YORK 00YUS05154	23.16		5,309.34
10/03	Debit Card Purchase 10/01 01:21p #7877 SQ *MARATHON COFFEE New York NY 23275	5.44		
10/03	Debit Card Purchase 10/01 12:29p #7877 GREEN KITCHEN NEW YORK NY 23275	36.00		5,267.90
10/04	Debit Card Purchase 10/02 04:05p #7877 TST* Magnolia Bakery - New York NY 23276	8.45		
10/04	Debit Card Purchase 10/01 01:00p #7877 GOODWILL 104 STUYVESAN NEW YORK NY 23276	12.00		5,247.45
10/05	Debit PIN Purchase MORTON WILLIAMS - IVORY NEW YORK 00YUS05154	54.54		
10/05	Debit Card Purchase 10/03 04:15p #7877 TST* Dirty Taco New York NY 23277	4.50		5,188.41
10/10	Debit PIN Purchase Duane Reade STO 4 AMSTEN NEW YORK 00YUS05159	30.97		5,157.44
10/12	Debit PIN Purchase TRADER JOE S #54 TRADER NEW YORK 00YUS07154	76.56		5,080.88
10/13	ACH Electronic Credit COOKE SCHOOL AND PAYROLL		2,086.19	7,167.07
10/17	Debit PIN Purchase MORTON WILLIAMS - BRONZ NEW YORK 00YUS05154	31.41		
10/17	Debit Card Purchase 10/15 01:43p #7877 PP*WUNDERLANND PRESS P MURFREESBORO TN 23289	30.00		
10/17	Debit Card Purchase 10/15 12:40p #7877 SQ *SPICE ON WHEELS CO New York NY 23289	54.00		7,051.66
10/20	Debit PIN Purchase MORTON WILLIAMS - BRONZ NEW YORK 00YUS05154	15.30		7,036.36
<b>Total Subtracted/Added</b>		<b>531.37</b>	<b>4,175.20</b>	
<i>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.</i>				

**SAVINGS ACTIVITY****Citi® Savings****12022958488****Beginning Balance:** \$500.05**Ending Balance:** \$500.09

Date	Description	Amount Subtracted	Amount Added	Balance
10/20	Interest paid for 31 days, Annual Percentage Yield Earned 0.09%		0.04	500.09

APY and Interest Rate. Annual percentage yields (APY) and interest rates on variable rate accounts may change. At our discretion, we may change the Interest Rate on your variable rate account at any time. The Interest Rate is determined by the Relationship Tier that is applicable to your variable rate account. Please see your Client Manual Agreement for more information. We may assign the same interest rate to more than one balance range, but Citi reserves the right to apply an interest rate based on your account balance. Please see your Client Manual Agreement for Account balance ranges.

**CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:**Checking  
Savings / Money Market**YOU CAN CALL:**888-248-4226  
For TTY: We accept 711 or  
other Relay Service.**YOU CAN WRITE:**Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966

If you have questions about marketing communications, please visit [www.citi.com/offersforyou](http://www.citi.com/offersforyou) or call 1-888-248-4226 (TTY: We accept 711 or other Relay Service).

**Important Disclosures**

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.

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, SAVINGS AND CERTIFICATES OF DEPOSIT****FDIC Insurance:**

Products reported in CHECKING, SAVINGS and CERTIFICATES OF DEPOSIT are insured by the Federal Deposit Insurance Corporation. Please consult your Client Manual Agreement for full details and limitations of FDIC coverage.

**APY and Interest Rate:**

For current interest rates and annual percentage yields, please visit [Citi.com](http://Citi.com), or call 1-800-627- 3999. For TTY: we accept 711 or other Relay Service.

**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 Agreement 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:** 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 Agreement for details.

Citibank is an Equal Housing Lender.



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1. Your Combined Average Monthly Balance (CAMB) is the summation of the End of Day Available Now balances for all Eligible Deposit and Investment account(s) (EDI) across a calendar month divided by the number of days in that month. CAMB is based on the calendar month and is not tied to Your Statement Period. Only certain account types qualify as EDI accounts and you must be the owner (or beneficial owner) of an EDI account for it to contribute toward your CAMB. All of the EDI accounts contributing to your CAMB may not appear on this Account Statement. Some accounts that appear on this Account Statement are not EDI accounts. Please call us to learn which EDI accounts you own that contribute to your CAMB .

Eligible Family Members who live at the same address can choose to link their EDI accounts creating a Family CAMB range. Please see definition of Eligible Family Members in the Family Link section of the Client Manual Agreement. Retirement accounts have different rules for Family Linking than other EDI accounts. You may invite or be invited by Eligible Family Members (Members) to Family Linking. Starting in the first month existing deposit customers who are Eligible Family Members ("Members") successfully join or create a Family Link, their family CAMB will include EDI accounts they own along with EDI accounts owned by Members. If you were converted to a Legacy Relationship along with owners of accounts in your Package(s) pursuant to separate notice which provided the Effective Date of that conversion, similar to Family Linking the CAMB for Members in Legacy Relationships will include all EDI accounts they own along with EDI accounts owned by Members. Your family or legacy relationship CAMB may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier. If you no longer want to be a member of Family Linking or a Legacy Relationship or no longer qualify for Family Linking or Legacy Relationships, speak to a banker on the phone or in a branch. Please see the Client Manual Agreement for more information on Family Links and Legacy Relationships.

2. Your Relationship Tier status will determine your Annual Percentage Yield for Citi Savings accounts (but not other Savings accounts) and may impact your eligibility for Monthly Service Fee and Non-Citi ATM waivers, along with other fees, features and benefits. Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account ("New to Relationship" customers) may choose their Relationship Tier when opening the new EDI account. Re-Tiering will begin reviewing New to Relationship customer CAMB in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change. Unless a Tier exception applies, customers are Re-Tiered automatically on the first calendar day of the month. Through Re-Tiering, if an existing customer CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, they will automatically be Up-Tiered. If an existing customer wants to maintain their Relationship Tier, they need to make sure their CAMB does not drop below their Relationship Tier's minimum Balance Range for three consecutive calendar months.

You may be able to join Relationship Tiers faster and maintain Relationship Tiers by enrolling in Tier Acceleration. For three months after enrollment, Citi will review your "End of Day" balances on the last Business Day of the month across all EDI accounts you own ("EOD Balance"). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD balance meets the Balance Range for the same or a higher Relationship Tier on one or more eligible months, you will join that Relationship Tier on the first day of the next calendar month.

Your individual Account Statement will show both your current monthly Relationship Tier and up to 3 months of CAMB and Relationship Tier history.

*Important: When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a joint Account Statement will show the highest CAMB range among account owners.*

*Important: On statements, Joint Account owners will see the highest balance range of CAMB and highest Relationship Tier among Joint Account owners. Family Relationship members will see the Family CAMB range. Members in a Legacy Relationship will see the Legacy Relationship CAMB range. . As a result, Joint Account owners, Family Linking members, and Members of Legacy Relationships may be able to deduce approximate balances of other owners and members. When deciding to open a Joint Account, join a Family Linking, or remain in Legacy Relationships, customers should evaluate their privacy needs, along with their need for rate and fee advantages.*

### 3. CAMB Balance Range Chart

	Citi Priority	Citigold	Citigold Private Client
To attain Relationship Tier	\$30,000-199,999.99	\$200,000-999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000-199,999.99	\$180,000-999,999.99	\$800,000 or more

4. Citibank generally charges fees for its products and services. Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees and to learn the impact of Relationship Tiers on those fees, please visit the Fee Schedule of the Client Manual Agreement. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Account Fees and Waiver Eligibility					
Description	Account Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening.
Regular Checking	\$15	\$2.50	Enhanced Direct Deposit* of \$250 or more	Yes	Yes
Access Checking	\$5	\$2.50	Enhanced Direct Deposit* of \$250 or more Important: Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings	\$4.50	\$2.50	Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a checking account	Yes	Yes
Citi Miles Ahead	\$0	\$0	N/A	N/A	N/A
COMMA Savings Account	\$0	\$0	N/A	N/A	N/A
<p>* An Enhanced Direct Deposit is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, social security, government benefits and other payments to your checking account totaling at least \$250 or more in a calendar month. An Enhanced Direct Deposit also includes all deposits via Zelle and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.</p>					

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