

April 1 - April 30, 2021  
Citi Priority Account 15911421

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**WILHELMINA GOUGH**  
**9800 WEST BAY HARBOR DR APT. 611**  
**BAY HARBOR ISLAND FL 33154-1567**

**CITI PRIORITY SERVICES**  
**PO Box 769007**  
**San Antonio, Texas 78245**  
 For banking call: Citi Priority Services at (888) 275-2484\*  
 For speech and hearing impaired customers only: TTY 800-788-6775  
 Website: [www.citibank.com](http://www.citibank.com)

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

<b>Value of Accounts</b>	Last Period	This Period
<b>Citibank Accounts</b>		
<b>Checking</b>		
Checking	14,729.92	18,302.91
<b>Savings</b>		
Insured Money Market Accounts	903.86	903.87
<b>Citi Priority Relationship Total</b>	<b>\$15,633.78</b>	<b>\$19,206.78</b>

\* To ensure quality service, calls are randomly monitored and may be recorded.

<b>Bank Loans Utilized</b>	Last Period	This Period
Checking Plus Line of Credit	0.00	0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Earnings Summary</b>	This Period	This Year
<b>Citibank Accounts</b>		
<b>Checking</b>		
Checking	0.32	1.02
<b>Savings</b>		
Insured Money Market Accounts	0.01	0.01
<b>Citi Priority Relationship Total</b>	<b>\$0.33</b>	<b>\$1.03</b>

<b>Bank Interest Expense Summary</b>	This Period	This Year
Checking Plus Line of Credit	0.00	0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

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## Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

\*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments. All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

<b>Fees</b>	<b>Your Combined Balance Range \$6,000-\$9,999</b>
Monthly Service Fee*	\$30.00

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

## Checking

Checking Activity

<b>Interest Checking 15911421</b>		<b>Amount Subtracted</b>	<b>Amount Added</b>	<b>Balance</b>
Date	Description			
04/01/21	Opening Balance			14,729.92
04/01/21	Monthly Service Fee	30.00		14,699.92
04/02/21	ACH Electronic Debit CITIBANK LOAN EZ-PAY	389.07		14,310.85
04/05/21	ACH Electronic Debit AMERICAN EXPR ACH PMT W6200 1	6,000.00		8,310.85
04/05/21	Transfer to MasterCard 04/02 11:03p #4428 ONLINE Reference # 004102	400.00		7,910.85
04/09/21	ACH Electronic Credit RESCUE SPA NEW Y PAYROLL		3,798.09	11,708.94
04/12/21	ACH Electronic Debit GUILDFORD HOUSE ASSESSMENT	548.80		11,160.14
04/12/21	ACH Electronic Debit CENTRAL LOAN ADM LOAN PAYMT	1,135.72		10,024.42
04/13/21	ACH Electronic Debit FPL DIRECT DEBIT ELEC PYMT	62.64		9,961.78
04/16/21	ACH Electronic Debit GUILDFORD HO SA4 ASSESSMENT	97.80		9,863.98
04/21/21	ACH Electronic Credit IRS TREAS 310 TAX REF		5,034.00	14,897.98
04/23/21	ACH Electronic Credit RESCUE SPA NEW Y PAYROLL		3,798.08	18,696.06
04/30/21	ACH Electronic Debit CITIBANK LOAN EZ-PAY	393.47		18,302.59

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**Checking**

Continued

Checking  
Activity  
Continued

**Interest Checking 15911421**

Date	Description	Amount Subtracted	Amount Added	Balance
04/30/21	Interest for 30 days, Annual Percentage Yield Earned 0.03%		0.32	18,302.91
	Total Subtracted/Added	9,057.50	12,630.49	
04/30/21	Closing Balance			18,302.91

*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  
Protection

As of	Source of Coverage	Amount
04/30/21	Checking Plus Line of Credit	\$2,000.00

*Safety Check transfers will not exceed \$99,999.99 per calendar month from your savings account, or per monthly period from your money market to cover overdrafts or use of uncollected funds in your checking account.*

**Savings**

Citibank®  
Savings Plus  
Account Activity

**Citibank® Savings Plus 6726857**

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/21	Opening Balance			903.86
04/30/21	Interest for 30 days, Annual Percentage Yield Earned 0.01%		0.01	903.87
04/30/21	Closing Balance			903.87

**Bank Loans**

Checking Plus  
Activity

**Checking Plus Line of Credit**  
**15911421**

**Credit Line:**  
**Available Credit:**

**2,000.00**  
**2,000.00**

**Previous Balance:**  
**New Balance:**

**0.00**  
**0.00**

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**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.**

**CITIBANK ACCOUNTS**

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. 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:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

**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 on the first page of 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 funds transfer in accordance with the Electronic Funds 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.

**IRAs AND KEOGH Plans** Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

**CREDIT PRODUCTS**

**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

**Average Daily Balance:** The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid Interest Charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

**Interest Charge:** The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Instructions:** You can make payments online via [www.citibank.com](http://www.citibank.com), by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: **Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003**

**Other Information:** Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

**Request for Credit Balance Refunds:** If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds 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.

**Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.**

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**CREDIT CARDS**

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

**Citibank is an Equal Housing Lender.**



Citibank, N.A. Member FDIC