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Relationship Summary:

Citibank would like to wish you and your family a happy and healthy New Year.

Checking	\$11,160.74
Savings	\$3,330.69
Investments at CPWM*	\$4,478.10
Loans	
Credit Cards	

Checking	Balance
Regular Checking	\$11,150.74
Savings	Balance
Preferred Money Market	\$3,330.69

Investments at Citi Personal Wealth Management (CPWM)	Total Value
Individual Retirement Account (as of 12/31/01)	\$4,578.10

Citi Personal Wealth Management is a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"), in California, CLA does business as Citigroup Life Insurance Agency, LLC (license number DG56748). CGMI, CLA, and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. The summary of the investment information is for informational purposes only. Please review your brokerage account statement for full transactional details and other important information.

INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED
NOT A BANK DEPOSIT: NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
NO BANK GUARANTEE: MAY LOSE VALUE

Total Checking, Savings at Citibank and Investments at GPWM*	\$18,969.53
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CITIBANK ACCOUNT RATES AND CHARGES	
When determining your rates and charges for this statement period, Citibank considered your average balances during the month of December in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.	
Rates and Charges	Your Combined Balance Range
Rates	\$10,000-\$24,999
Monthly Service Charge	Preferred
	None
Ask about accounts eligible for preferred rates.	
Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges.	
All fees assessed in a statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).	

CHECKING ACTIVITY				
Regular Checking				
79830938		Beginning Balance:		\$10,539.47
		Ending Balance:		\$11,160.74
Date	Description	Amount Subtracted	Amount Added	Balance
12/20	Check # 251	150.00		10,389.47
12/24	Check # 286	185.00		10,204.47
1/07	Deposit 03:11p Teller		1,100.00	11,304.47
1/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	143.73		11,160.74
Total Subtracted/Added		478.73	1,100.00	
All transaction times and dates reflected are based on Eastern Standard Time.				
Overdraft Protection				
As of	Source of Coverage	Amount		
1/17	Pref MMA	\$3,330		

SAVINGS ACTIVITY				
Preferred Money Market				
79795685		Beginning Balance:		\$3,329.76
		Ending Balance:		\$3,330.69
Date	Description	Amount Subtracted	Amount Added	Balance
1/14	Interest for 29 days, Average Daily Balance \$3,329.76 Average Rate 0.35%, Annual Percentage Yield Earned 0.35%		0.93	3,330.69