

Citibank Client Services 000  
PO Box 769013  
San Antonio, TX 78245-9013

238605/R1/20F000

005  
CITIBANK, N. A.  
Account  
79830938

CLAUDE SIMON  
71 TONJES ROAD  
CALLICOON NY

12723-5729

Statement Period  
July 18 - Aug. 19, 2012

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**CITIBANK ACCOUNT AS OF AUGUST 19, 2012**

**Relationship Summary:**

Checking	\$31,976.97
Savings	\$207,956.53
<b>Investments at CPWM*</b>	<b>\$2,711.10</b>
Loans	-----
Credit Cards	-----

**Checking** **Balance**

Regular Checking \$31,976.97

**Savings** **Balance**

Preferred Money Market \$207,956.53

**Investments at Citi Personal Wealth Management (CPWM)\*** **Total Value**

Individual Retirement Account (as of 7/31/12) \$2,711.10

\* Investment products and services are available through Citi Personal Wealth Management, a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance products are offered through Citigroup Life Agency LLC ("CLA"). CGMI, CLA, and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. Accounts carried by Pershing LLC ("Pershing"), member SIPC, FINRA, NYSE. The summary investment information is for informational purposes only. Please review your investment 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 CPWM\***

**\$242,644.60**

**CITIBANK ACCOUNT RATES AND CHARGES**

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of July 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 \$250,000-\$499,999
Rates	Preferred
Monthly Service Charge	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**

<b>Beginning Balance:</b>	<b>\$23,142.60</b>
<b>Ending Balance:</b>	<b>\$31,976.97</b>

Date	Description	Amount Subtracted	Amount Added	Balance
7/18	Transfer from PMMA 01:27p #8599 ONLINE Reference # 001629		50,000.00	
7/18	ACH Electronic Credit TD AMERITRADE ACH MICRO		0.15	
7/18	ACH Electronic Credit TD AMERITRADE ACH MICRO		0.24	73,142.99
7/19	ACH Electronic Debit TD AMERITRADE ACH RECAPT	0.39		
7/19	ACH Electronic Debit TD AMERITRADE ACH IN		20,000.00	53,142.60
7/20	Misc Bank Credit		264.18	
7/20	Deposit 01:21p Teller		5,824.08	
7/20	ACH Electronic Debit TD AMERITRADE ACH IN	50,000.00		9,230.86
7/23	Transfer on 07/20 <sup>1</sup> from PMMA 08:11p #8599 ONLINE Reference # 004409		50,000.00	59,230.86
7/24	Check # 326	45,700.00		13,530.86
7/25	ACH Electronic Debit TD AMERITRADE ACH IN	50,000.00		36,469.14-
7/26	Safety Check Transfer on 07/25 <sup>1</sup>		36,500.00	
7/26	Overdraft Protection Transfer Fee	10.00		20.86
7/30	Transfer from PMMA 05:10p #8599 ONLINE Reference # 001423		50,000.00	
7/30	ACH Electronic Credit MSSB TRIAL DEP		0.15	
7/30	ACH Electronic Credit MSSB TRIAL DEP		0.31	50,021.32
7/31	Deposit 12:40p Teller		7,454.67	
7/31	ACH Electronic Debit MSSB ACH DEBIT	15,000.00		42,475.99
8/06	Cash Withdrawal on 08/05 <sup>1</sup> 06:13p #8599 Citibank ATM 23 GLEN COVE AV, GLEN COVE, NY	500.00		
8/06	Cash Withdrawal on 08/04 <sup>1</sup> 04:41p #8599 Non Citi ATM 46 WINDMILL LN SOUTHAMPTON NYUS	303.00		41,672.99
8/07	Check # 329	3,152.00		38,520.99
8/08	Check # 327	1,485.00		
8/08	Check # 328	4,042.00		32,993.99
8/09	Cash Withdrawal 06:14p #8599 Non Citi ATM JFK TERMINA 2 JAMAICA NYUS	503.00		32,490.99
8/13	Deposit 03:14p Teller		55.98	32,546.97
8/14	ACH Electronic Credit CITIBANK LOAN EZ-PAY		0.00	32,546.97

**CHECKING ACTIVITY****Continued**

Date	Description	Amount Subtracted	Amount Added	Balance
8/15	Check # 331	570.00		31,976.97
	<b>Total Subtracted/Added</b>	<b>191,265.39</b>	<b>200,099.76</b>	

All transaction times and dates reflected are based on Eastern Time.

<sup>1</sup> Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
326	7/24	45,700.00	328	8/08	4,042.00	329	8/07	3,152.00	331*	8/15	570.00
327	8/08	1,485.00									

\* Indicates gap in check number sequence

Overdraft Protection		
As of	Source of Coverage	Amount
8/19	Pref MMA	\$99,999

**SAVINGS ACTIVITY****Preferred Money Market**

**79795685**      **Beginning Balance:** \$400,402.81  
**Ending Balance:** \$207,956.53

Date	Description	Amount Subtracted	Amount Added	Balance
7/18	Transfer to Checking 01:27p #8599 ONLINE Reference # 001629	50,000.00		350,402.81
7/23	Transfer on 07/20 <sup>1</sup> to Checking 08:11p #8599 ONLINE Reference # 004409	50,000.00		300,402.81
7/25	ACH Electronic Debit CITIBANK XFER TRANSFER	2,000.00		298,402.81
7/26	ACH Electronic Debit CITIBANK XFER TRANSFER	2,000.00		
7/26	Trf to Checking to Cover Overdraft on 07/25	36,500.00		259,902.81
7/27	ACH Electronic Debit CITIBANK XFER TRANSFER	2,000.00		257,902.81
7/30	Transfer to Checking 05:10p #8599 ONLINE Reference # 001423	50,000.00		207,902.81
8/17	Interest for 33 days, Average Daily Balance \$238,311.90 Average Rate 0.25%, Annual Percentage Yield Earned 0.25%		53.72	207,956.53
	<b>Total Subtracted/Added</b>	<b>192,500.00</b>	<b>53.72</b>	

All transaction times and dates reflected are based on Eastern Time.

<sup>1</sup> Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

**CUSTOMER SERVICE INFORMATION**

IF YOU HAVE QUESTIONS ON:	YOU CAN CALL:	YOU CAN WRITE:
Checking Preferred Money Market	800-627-3999 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
Investment Services at CPWM	800-846-5200 or Call Your Citi Personal Wealth Management Financial Advisor	Citi Personal Wealth Management 111 Wall Street, 3rd Floor New York, NY 10043

**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**

Certificate 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. Updated information will be reflected on a subsequent statement.

**In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:**

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.

**IRA / KEOGH**

Citibank, N.A. is the custodian of your Citibank IRA and trustee of your Citibank Keogh Plan. All funds invested in your Citibank IRA/Keogh CDs, savings, and insured money market accounts are held as deposits of Citibank, N.A. Information on this statement concerning these accounts is summary only. You will continue to receive your IRA and Keogh Plan statements at least annually. Securities transactions in the Citibank IRA/Keogh Brokerage Account are through Citigroup Global Markets Inc. ("CGMI"). If you have a Citibank IRA or Keogh with a brokerage account component, your CGMI brokerage account statement will contain full transactional detail and other important information. If you maintain IRA/Keogh Plans through Citi Personal Wealth Management, the custodian of your IRA and the trustee of your Keogh Plan is CGMI. Citibank, N.A. and CGMI are affiliated companies under the common control of Citigroup Inc.

Citibank is an Equal Housing Lender.



Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Citigold, CitiPhone Banking and Ready Credit are registered service marks of Citigroup, Inc.

## TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "**Checks and Other Withdrawals Outstanding**" column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. Record Closing Balance here (as shown on statement).
7. Add deposits or transfers you recorded which are not shown on this statement.
8. Total (6 and 7 above).
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).

<b>BALANCE</b> (8 less 9 should equal your checkbook balance).	
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Checks and Other Withdrawals Outstanding  
(Made by you but not yet indicated as paid on your statement)

Number or Date	Amount
Sum of check charges on above if applicable	
Total	

