

003
CITIBANK, N. A.
Account
79830938

CLAUDE SIMON
71 TONJES ROAD
CALLICOON NY

12723-5729

Statement Period
Sept. 18 - Oct. 17, 2012

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CITIBANK ACCOUNT AS OF OCTOBER 17, 2012

Relationship Summary:

Checking	\$11,494.80
Savings	\$142,006.06
Investments at CPWM*	\$2,712.34
Loans	-----
Credit Cards	-----

Checking	Balance
Regular Checking	\$11,494.80
Savings	Balance
Preferred Money Market	\$142,006.06

Investments at Citi Personal Wealth Management (CPWM)*	Total Value
Individual Retirement Account (as of 9/28/12)	\$2,712.34

** 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* **\$156,213.20**

Did you know you can pay your NYC Property Taxes through Citibank Online? It's secure, faster, and more convenient than paying by check. Simply log on to Citibank Online and add "NYC Department of Finance" as a payee. Follow instructions to schedule an online payment using your checking or savings account, and your payment will be sent electronically to the Department of Finance - you'll never have to lift a pen.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of September 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
	\$100,000-\$249,999
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****Beginning Balance:**

\$29,531.01

Ending Balance:

\$11,494.80

Date	Description	Amount Subtracted	Amount Added	Balance
9/19	ACH Electronic Debit GE Capital CC PYMT	31.00		
9/19	ACH Electronic Debit TD AMERITRADE ACH IN	10,000.00		19,500.01
9/20	ACH Electronic Debit VERIZON PaymentONE	31.63		19,468.38
9/24	Cash Withdrawal on 09/22 ¹ 11:33a #8599 Citibank ATM 830 PT WSHTN BD, PT WSHTN, NY	300.00		19,168.38
9/26	Check # 257	5,318.58		13,849.80
10/10	Cash Withdrawal on 10/09 ¹ 11:37p #8599 Citibank ATM 717 AVENUE AMERICAS, NY, NY	300.00		
10/10	Check # 337	1,000.00		12,549.80
10/11	Deposit 02:09p Teller		550.00	13,099.80
10/12	ACH Electronic Credit CITIBANK LOAN EZ-PAY		0.00	13,099.80
10/16	Check # 258	1,605.00		11,494.80
	Total Subtracted/Added	18,586.21	550.00	

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

¹ 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
10/17	Pref MMA	\$99,999

SAVINGS ACTIVITY**Preferred Money Market
79795685**

Beginning Balance:	\$146,471.41
Ending Balance:	\$142,006.06

Date	Description	Amount Subtracted	Amount Added	Balance
9/28	Fee for Domestic Funds Transfer	18.75		
9/28	Outgoing Domestic Funds Transfer CBOL WIRE TO Norwood Sawmills #9387069352	4,476.00		141,976.66
10/17	Interest for 30 days, Average Daily Balance \$143,474.91 Average Rate 0.25%, Annual Percentage Yield Earned 0.25%		29.40	142,006.06
	Total Subtracted/Added	4,494.75	29.40	

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

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