

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

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004  
CITIBANK, N. A.  
Account  
186005500

Statement Period  
May 13 - Jun 11, 2013

J SIMON  
S BRUNO  
ADEIRDRE DORE  
V SIMON  
6 EDWARD LANE  
GLEN COVE NY

11542-3209

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## CITIBANK® EZ CHECKING AS OF JUNE 11, 2013

## Relationship Summary:

Checking	\$5,447.76
Savings	-----
Investments (not FDIC Insured)	-----
Loans	\$588.70
Credit Cards	-----

Checking	Balance		
Regular Checking	\$5,447.76		
Loans	Credit Line	Amount Available	Amount You Owe
Checking Plus (as of 6/11/13)	\$6,500.00	\$5,920.00	\$588.70
Equity Source Account (as of 5/27/13)	\$470,000.00	\$470,000.00	\$0.00
<b>Total Outstanding Loan Balance</b>	<b>\$588.70</b>		

Citi Bike, NYC's new bike sharing program proudly sponsored by Citi, has arrived. It will be the largest planned bike share system in North America, featuring thousands of bikes and operated by NYC Bike Share, LLC. There are optional daily, weekly or annual passes to choose from. Whether you live in, work in or are visiting the NYC area, you now have a great way of getting around. To find out more, go to NYC Bike Share's website at [citibikenyc.com](http://citibikenyc.com).

## SUGGESTIONS AND RECOMMENDATIONS

You've got enough to take care of before the big trip. With World Wallet®, get next business day delivery of foreign currencies to your home, office or nearest branch.

(Anywhere in the Continental U.S.)

Visit your nearest Branch or Call 1-800-756-7050  
Ordering limits/fees apply.

## CITIBANK® EZ CHECKING RATES AND CHARGES

Citibank gives you the benefit of lower charges and better rates as you maintain higher balance levels.

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of May in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.



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## LOANS ACTIVITY

## Checking Plus

186005500

<b>Credit Line:</b>	<b>\$6,500.00</b>
<b>Available Credit:</b>	<b>\$5,920.00</b>
<b>Previous Balance:</b>	<b>\$599.15</b>
<b>New Balance:</b>	<b>\$588.70</b>

### Payment Information

**New Balance** \$588.70  
**Minimum Payment Due** \$18.70  
**Payment Due Date** 07/11/13

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you obtain no additional advances and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimate total of ...
Only the minimum payment	5 years	\$837
\$21	3 years	\$755 (Savings = \$82)

If you would like information about credit counseling services, call 1-866-446-1826.

## Transactions

Date	Description	Amount
06/07	Authorized Payment	19.15-
	<b>Interest Charged</b>	
06/11	Interest Charged	8.70
	<b>Total Interest for this Period</b>	<b>8.70</b>

<b>2013 Totals Year-To-Date</b>	
Total Fees Charged in 2013	\$20.00
Total Interest Charged in 2013	\$195.28

**Payments were applied as:**

Principal	\$10.00
<b>Interest Charge</b>	<b>\$9.15</b>

### **Interest Charge Calculation**

Billing Cycle		# of Days	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	INTEREST CHARGED
From	Through				
05/13	06/11	30	18.00%	\$588.33	\$8.70

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**Line of Credit (other than Checking Plus), Loans and Mortgages:** Information about these products on this statement is a summary as of your last individual product statement(s). You will continue to receive your regular monthly statement(s).

**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 in the Customer Service information section on your statement (Alt: 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.

**Citibank is an Equal Housing Lender.**



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**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.

Checks and Other Withdrawals Outstanding  
(made by you but not yet indicated as paid on your statement)

Number or Date	Amount
<b>Sum of check charges on or above if applicable</b>	

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#### PAYMENT TICKET: CHECKING PLUS

You can make your payment by phone - call (888) CITIBANK  
or at any Citibank branch, Citicard Banking Center, or by mail.  
Send this stub and your payment to:

**Total Owed:** \$588.70  
**Total Minimum Payment:** \$18.70

CHECKING PLUS  
ACCOUNT NUMBER  
**186005500**

Citibank, N.A.  
PO Box 688922  
Des Moines, IA 50368-8922



Make checks payable to -  
**Citibank, N.A.**  
Your account will be credited  
on the date payment is received.  
There may be a delay before  
your available credit line is  
increased to reflect your  
repayment. For your protection  
do not mail cash.

Cash	\$
Check 1	\$
Check 2	\$
Total	\$

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Note: Imaged checks can be used as evidence of payment. Imaged checks appear in numeric order. Non-numbered checks will appear first. Non-check items will appear last.

Ck Date: 05/13/2013 Ck No: 2453 Amt: \$1065.00

JOHN M. SIMON	1-18-26 210 Montauk	2454
Date 5/29/13		
Pay to the order of <u>City of Glen Cove</u> <u>\$ 9 447.52</u> <u>One thousand nine hundred forty-seven and</u> <u>52/100 Dollars</u> <u>citibank</u>		
CIBANK is a division of TRUST COMPANY OF NEW YORK, NY 10016 Memo _____		
002100014860 186005500# 2454		

Ck Date: 06/06/2013 Ck No: 2454 Amt: \$2447.52

JOHN M. SIMON	114826 210 Date 5/29/13	2455
Pay to the order of <u>John M. Simon</u> <u>\$ 125.00</u> <u>Sixty-five Dollars</u> <u>00/</u> <u>Dollars</u> <u>A</u> <u>00</u> <u>citibank</u> <u>Customer # 00000000000000000000000000000000</u> <u>New York, NY 10104</u> <u>memo</u> <u>002100148617 1860055004 2455</u>		

Ck Date: 06/06/2013 Ck No: 2455 Amt: \$725.01

Ck Date: 05/31/2013 Ck No: 2456 Amt: \$418.10