

LOANS ACTIVITY**Checking Plus**

186005500

Credit Line:	\$0.00
Available Credit:	\$0.00
Previous Balance:	\$0.00
New Balance:	\$0.00

Payment Information

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	12/11/13

Transactions

Date	Description	Amount
11/08	Other Adjustment	0.00

2013 Totals Year-To-Date

Total Fees Charged in 2013	\$20.00
Total Interest Charged in 2013	\$203.28

CUSTOMER SERVICE INFORMATION**IF YOU HAVE QUESTIONS ON:**

Checking Plus

YOU CAN CALL:800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)**YOU CAN WRITE:**Citibank Client Services
100 Citibank Drive
San Antonio, TX 78245-9966**FOR BILLING INQUIRIES/
CREDIT BUREAU DISPUTES:**For Billing Inquiries calling
or e-mailing will not preserve
your rights.Citibank
PO Box 769004
San Antonio, TX 78245-9004

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.

LOANS**Checking Plus - 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.