



April 4, 2025

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PO Box 682
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Important information regarding fee changes effective June 1, 2025

We are writing to inform you of changes to fees and charges for certain CitiBusiness® deposit accounts, Cash Management Services and CitiBusiness® Programs, effective June 1, 2025.

What Do You Need to do?

We encourage you to review the enclosed documents, listed below, which outline current and the future fees effective June 1, 2025.

- Important Changes to the Small Business CitiBusiness Standard Schedule of Fees
- Important Changes to the Small Business CitiBusiness® Cash Management Products Pricing Schedule
- Important Changes to your CitiBusiness® Programs

Please keep the enclosed notices with your important account records.

Thank you again for choosing Citi

If you have questions regarding this notice, please reach out to a Citibank Business Specialist or CitiBusiness® Customer Service at 1-877-528-0990 (Monday through Friday 7:00 AM – 11:00 PM Eastern Time, and Saturday 9:00 AM – 5:30 PM Eastern Time). For TTY: We accept 711 or other Relay Service.

Your Citi Team



Important Changes to the Small Business CitiBusiness® Standard Schedule of Fees

Please read and keep this notice with your important account records.

EFFECTIVE JUNE 1, 2025

Beginning June 1, 2025, certain fees and charges will be changing on the Small Business CitiBusiness® Standard Schedule of Fees and Charges. Please review the tables below, which provide a summary of the affected fees.

Monthly Maintenance Charges

Checking	Average Daily Collected Balance ¹	Current Pricing	Future Pricing
Deposit Administrator Accounts ² Control Accounts	All balance levels	\$24.00	None
Deposit Administrator Accounts ² Client Accounts	All balance levels	\$10.00	None

Additional Transaction Service Charges

	Current Pricing	Future Pricing
Duplicate or interim statement	\$7.50	None
Coins (supplied, per roll)	\$0.25	\$0.20
Non Customer On Us Check Cashed	\$7.00	None
CitiBusiness® Streamlined Checking No Fee Currency Deposits (per \$100) ³	\$10,000	\$5,000

¹ As shown on your monthly statement and based on the average of each day's end of day account balance.

² Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

³ CitiBusiness Streamlined: No fee for the first \$5,000 in monthly currency deposits.

If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.

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Important Changes to the Small Business CitiBusiness® Cash Management Products Pricing Schedule

Please read and keep this notice with your important account records.

EFFECTIVE JUNE 1, 2025

Beginning June 1, 2025, certain fees and charges will be changing on the *Small Business CitiBusiness® Cash Management Products Pricing Schedule*. Please review the tables below which provides a summary of the fees impacted.

Account Reconciliation Process

Service	Current Pricing	Future Pricing
Positive Pay Items	\$0.03 per item	\$0.06 per item
Payee Positive Pay Items	\$0.05 per item	\$0.06 per item
Positive Pay Stand Alone Item	\$0.04 per item	\$0.06 per item
Payee Positive Pay Stand Alone Item	\$0.05 per item	\$0.06 per item
Full Reconciliation Items	\$0.085 per item	\$0.17 per item

Automated Clearing House (ACH Origination)

Service	Current Pricing	Future Pricing
ACH Profile Maintenance	\$27.00 monthly per account	\$30.00 monthly per account
ACH Return Item-Unauthorized	\$4.50 per item	\$4.55 per item
ACH Batch Processing (previously ACH Batch Processing (Online))	\$12.00 per batch	\$26.00 per batch
ACH Batch Processing (previously Batch Processing Charge – Vendor)	\$26.00 per batch	\$26.00 per batch
ACH Debit Block (1st account)	\$23.00 monthly per account	\$25.00 monthly per account

Controlled Disbursement

Service	Current Pricing	Future Pricing
Full Account Reconciliation Items	\$0.09 per item	\$0.17 per item
Disbursement Data Transmit/Item	\$0.01 per item	None

Currency Services — Vault

Service	Current Pricing	Future Pricing
Coin Deposited, per non-standard bag	\$6.00 per bag	\$6.50 per bag
Currency Supplied	\$0.15 per \$100	\$0.17 per \$100

Wholesale Lockbox

Service	Current Pricing	Future Pricing
Imaging Maintenance (previously CitiBusiness Online Lockbox Maintenance)	\$125 monthly per box	\$125 monthly per box
Sort Item – 1-4 (previously Sort Item – Basic)	\$0.20 per item	\$0.20 per item
Sort Item – 4+ (previously Sort Item – Premium)	\$0.40 per item	\$0.40 per item
Data Entry (previously Data Entry Manual)	\$0.018 per keystroke	\$0.017 per keystroke
Data Entry (previously Data Entry – Alpha/Numeric)	\$0.02 per keystroke	\$0.017 per keystroke
Data Entry – Auto	\$0.054 per keystroke	\$0.054 per item
Digitized Image – Check	\$0.09 per item	\$0.07 per item

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Important Changes to your CitiBusiness® Programs

Please read and keep this notice with your important account records.

EFFECTIVE JUNE 1, 2025

Effective June 1, 2025, the CitiBusiness® Insured Money Market (IMMA) account benefit of 0.10% per annum higher rate vs. Standard Interest Rates for all CitiBusiness® Programs will be discontinued. If you are currently enrolled in a CitiBusiness® Program and receive the higher program rate on a linked IMMA account, the IMMA account will be subject to the Standard Interest Rates available on June 1, 2025, as determined by Citibank. For more information about Standard Interest Rates applicable to IMMA accounts, please visit a Citibank branch. IMMA accounts receiving a promotional interest rate are unaffected by this change and will continue to receive the promotional rate per the terms and conditions of the promotion.

Effective June 1, 2025, if you are enrolled in the CitiBusiness® Preferred Banking Plus program, the Check Positive Pay benefit, which currently provides waived fees across multiple Check Positive Pay services, will be updated as follows:

Wire & Cash Management Benefits		
	Current Benefit	Future Benefit
Check Positive Pay	Waived fee on first 250 transactions per month, then \$0.04- \$0.06	Waived fee on first 250 transactions per month, then \$0.03- \$0.05

For more information regarding these fees and charges, please see the *Account Reconciliation Process* section of the *CitiBusiness® Cash Management Products Pricing Schedule*.

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