



April 4, 2025

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Simons Hk Properties, LLC
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 Accounts² Control Accounts | All balance levels | \$24.00 | None |
| Deposit Administrator Accounts² 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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