

Marketplace Addendum

Citibank® Online

Effective February 15, 2009

This Marketplace Addendum is part of the "Client Manual – Consumer Accounts" and contains additional information about deposit products and services available through Citibank® Online including:

- **Checking and Savings Accounts**
 - **Balance Requirements**
 - **Early Withdrawal Penalties**
 - **Funds Availability Schedule**
 - **Fees and Charges**
- ...and other important information**



Citibank has an account package to meet your individual needs.

At Citibank, we're committed to providing you with superior service and value by offering products designed to meet your individual needs. To do this, we offer a variety of pricing packages that reward you for having multiple accounts with Citibank and its affiliates.

For example, by bringing together the combined average balances in your linked deposit, loan, credit card accounts, and your investments through Smith Barney*, you may reduce or eliminate monthly service fees. In some cases, you may even earn better rates. These are the pricing packages we offer:

- Citibank® Access Account
- Basic Banking
- Citibank® EZ Checking
- The Citibank Account
- Citibank Everything Counts®

In addition, Citibank® Online offers an array of services that are available with all of the pricing packages described herein. These services include:

- Online Banking
- Online Bill Payment
- Online Bank Statements
- Online Check Images
- Online Money Transfers
- E-Mail & Wireless Banking Alerts

*Investment products and services are provided through Citigroup Global Markets Inc., Member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

Investment products:

- **NOT FDIC INSURED**
- **NO BANK GUARANTEE**
- **MAY LOSE VALUE**

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General Information about Citibank® Online

Location of Your Home Financial Center

Citibank operates Financial Centers throughout the United States. If you have a Citibank account that you opened in a Financial Center and use Citibank® Online to add a new account to your existing account relationship, the new Citibank account will be located at the same Financial Center as your existing account. In all other cases when you open your account through Citibank® Online, your Home Financial Center is determined as follows:

If you reside here when you open your first account...	Then your Home Financial Center is in the following marketplace...
California	California
Connecticut	Connecticut
Delaware	New Jersey
Florida	Florida
Illinois	Illinois
Maryland	Maryland
Massachusetts	Massachusetts & Connecticut*
Nevada	Nevada
New Jersey	New Jersey
New York	New York
Pennsylvania	Pennsylvania & New Jersey*
Texas	Texas
Virginia	Virginia
Washington, D.C.	Washington, D.C.
Any other states in the U.S.	Illinois

* May apply to account relationships established through applications made online or via CitiPhone Banking®.

Once your home Financial Center is established, any additional account you open will be located there. If you notify us of a change of address after your account is opened, it will not affect the marketplace where your accounts are maintained.

Additional Privacy Practices for Citibank® Online

Citibank® Online is a unique offering that allows you to manage your finances through the Internet. As a unique offering, Citibank® Online has adopted privacy practices in addition to those detailed in the Citibank Privacy Notice contained in the Client Manual – Consumer Accounts, to help ensure the privacy of consumer information.

1. Citibank® Online will continue to use industry standard technologies to protect transmissions over the Internet, including the use of Secure Sockets Layer (SSL) encryption.
2. In order to help provide better service or to help address security hazards, Citibank® Online will occasionally use a "cookie." A cookie is a small piece of information that a web site stores on your web browser and can later be retrieved. The cookie used by Citibank® Online cannot be read by another web site and does not contain information that will enable anyone to contact you via telephone, email or regular mail. Citibank® Online uses cookies for a number of administrative purposes, for example, to store your preferences that enable us to present certain kinds of information to you at our site. Most cookies only last a single session or visit. You can set up your web browser to inform you when cookies are set or to prevent cookies from being set. However, cookies are necessary to assure the proper operation of Citibank® Online.

Reimbursement of Fees for Using Non-Citibank ATMs

Other banks may charge you a fee (i.e., surcharge) when you withdraw money from your Citibank accounts using their ATMs. Citibank will reimburse you to four (4) of these ATM fees per statement period if you establish your banking relationship online and meet the following criteria:

- You are a new client with a mailing address – as of 3 months after establishing your banking relationship online – that is outside a county where Citibank operates a Financial Center; and
- You established your banking relationship online and chose a Citibank® EZ Checking, Citibank Account, or Citibank Everything Counts® online; or you open an additional account within any such package online.

The reimbursement will be made at the beginning of the next statement period.

Please note that you are NOT eligible for ATM fee reimbursements if:

- You have either a Basic Banking or Citibank Access Account package.
- Your banking relationship was originally established at a Citibank Financial Center or through CitiPhone Banking® and you open additional accounts online.

Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

Citibank Access Account

This account is ideal if you don't need to write any checks at all and you do all your banking online. In addition, it doesn't require you to maintain a minimum monthly balance. Instead, for a low monthly fee – waived if a Direct Deposit is made to your account during the statement period – you get a regular checking account and an ATM/Debit Card, which you can use to get cash and make purchases nationwide.

Definition of Account

The Citibank Access Account is a stand-alone package. This means other Citibank account household packages cannot be linked to an Access Account to offset its monthly fee. However, the Access Account balance may contribute to the combined balances of another Citibank household account package to offset the monthly maintenance fees for that account. We define a "household" as members of an account owner's immediate family who reside at the same address.¹

Minimum Opening Deposit

There is a \$50 minimum opening deposit required to open a Citibank Access Account.

Citibank Access Account Fees

Service charges and fees will appear as a charge on the following month's statement.

Monthly Maintenance Fees	Non-Citibank ATM Fee**
\$3.00, which is waived if a Direct Deposit is made during the statement period.	\$1.50 per withdrawal

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

* Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

¹Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

Basic Banking

This Citibank account is ideal if you need to write just a few checks a month without having to maintain a minimum monthly balance. It's designed for those with minimal transactional needs and who choose not to maintain other Citibank account relationships.

Definition of Account

The Basic Banking Account consists of Basic Checking or Basic Savings. Basic Checking accounts can be linked to Checking Plus® (Variable Rate) overdraft protection. Basic Savings accounts can only be linked to a Citibank credit card. Although the fee for a Basic Banking account is not based on the combined balance of your other Citibank accounts, Basic Banking accounts may contribute to the combined balances of a household that has another Citibank account.

Minimum Opening Balance

There is no opening deposit requirement.

Basic Checking

If a Basic Checking account is part of another Citibank account household relationship that meets the requirements for eliminating monthly maintenance fees and transaction fees, or if there is a Citigold® Account that is part of the Citibank account household, there will be no monthly maintenance or withdrawal fees for the Basic Checking account. Otherwise, regardless of balances, the fees and charges shown below will apply.

Basic Checking Fees

Service charges and fees will appear on the following month's statement. Basic Checking fees vary by region. Please note that a debit transaction is deemed to have been made on the date the transaction is posted to your account, which is not necessarily the date you initiated the transaction.

	NY Area, NJ, CT, DE, MA, PA	IL, DC, MD, VA	FL	CA & NV	TX
Monthly Service Fee	0-8 debits*, \$3.00; 9+, \$9.50	\$7.00	\$10.00	\$3.50	0-8 debits, \$3.00; 9+ \$9.50
Non-Citibank ATM Fee***	\$1.50 per withdrawal				
Per Check Fee	0-8 debits, free; 9+ per statement period \$5.00 each	6 free per statement period; \$1.50 each thereafter	0-8, free per statement period; 9+, \$0.50 each	0-8 debits, none; 9+, \$0.50 each	

[†] Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Debit transactions include checks paid, Citibank ATM cash withdrawals, automatic payments to a 3rd party, bill payments (automatic and staff-assisted), transfers using Citibank® Global Transfers or Inter Institution Transfers, and Financial Associate (teller) withdrawals. Staff-assisted bill payments are subject to a fee of \$4.95 for each statement period that you use this service.

**Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Cancelled Checks

Original cancelled checks and images are not included with your statement. You can view and print copies of checks presented within the past 18 months on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 44 for applicable fees.

Basic Savings

Basic Savings is a Day-to-Day Savings account. If a Basic Savings account is part of another Citibank account household relationship that meets the requirements for eliminating monthly maintenance and withdrawal fees, or if there is a Citigold® Account that is part of the Citibank account household, there will be no monthly maintenance or withdrawal fees for the Basic Savings account.

Basic Savings Fees

Monthly maintenance and withdrawal fees are based on the balance maintained in the Basic Savings account for the calendar month prior to the end of the monthly statement period.

	NY Area, NJ, CT, MA, PA	IL, DC, MD, VA	FL	CA & NV	TX
Monthly Service Fee	\$4.50 if balance is less than \$500	\$5.00 if balance is less than \$500	5.00 if balance is less than \$500	\$6.50 if balance is less than \$500	\$4.50 if balance is less than \$500
Minimum Balance to Avoid Monthly Service Fees	\$500				
Non-Citibank ATM Fee**	\$1.50 per withdrawal	Free if balance is above \$7,500; otherwise \$1.50 each	Free if balance is above \$10,000; otherwise \$1.50 each	Free if balance is above \$10,000; otherwise 2 free, then \$1.50 each thereafter	\$1.50 per withdrawal

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Citibank® EZ Checking

EZ Checking is ideal if you prefer to bank and pay your bills online – and you use Direct Deposit. Why? Because if you have a Direct Deposit made into your account or make two online bill payments during the statement period, we will waive the monthly maintenance and per check fees. Another way to avoid fees is to meet the low minimum combined average balance of \$1,500 in linked FDIC-insured deposit accounts.

Definition of Account

Citibank EZ Checking is any relationship that includes at least one of these components: Regular Checking, Day-to-Day Savings, or Money Market Accounts. Only one checking account can be included in any Citibank EZ Checking account.

Minimum Opening Deposit

There is a \$100 minimum opening deposit required to open a Citibank EZ Checking Account.

Linked Accounts

Balances in the linked accounts listed below will be used to determine your combined average balance range.

Deposits

Regular Checking
Day-to-Day Savings
Passbook Savings
Money Market Accounts
Certificates of Deposit
Market Rate Account
Market Rate Plus Account

Business accounts, including business, corporate and purchasing credit cards, cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

Linking accounts among household members. When a household has a least one Citibank EZ Checking account, we can make available to all household members the features and benefits of our relationship pricing structure; in addition, eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a "household" as members of an account owner's immediate family who reside at the same address.¹

Important: When accounts in a household are linked, the statements for each linked Citibank EZ Checking account will show the household's combined average balance range. As a result, individual members of a linked household may, in some cases, be able to deduce the approximate balances of others in the household. Therefore, when deciding whether to link accounts within a household, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

Combined Average Balance Ranges for Fees and Charges

The following combined average balance ranges are for Citibank EZ Checking. Your combined balance range will be determined by computing an average of your daily linked deposit account balances during the calendar month. Monthly maintenance fees are applied only to accounts in the \$0 - \$1,499.99 combined average balance range that do not have Direct Deposit. If you are in this combined balance range and you have Direct Deposit, then your fees will be waived. Fees will be assessed based on the combined transaction activity in all your linked accounts in your EZ Checking relationship package. Assessed service charges will appear on the statement you receive for the next monthly period.

Any monthly maintenance fee will be applied as follows:

- If you have Regular Checking, your Citibank EZ Checking account charges will be deducted from it.
- If you do not have Regular Checking, the Citibank EZ Checking account monthly maintenance fees will be deducted from your Money Market Account or Day-to-Day Saving, in that order; depending on the combination of linked components you have in your Citibank EZ Checking account.

Combined Balance Ranges for Fees and Charges

NY Area

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fees†	Per Check Fee
\$0 - \$1,499.99	\$7.50**	\$1.50 per withdrawal	10 free per statement period; \$1.00 each thereafter**
\$1,500 and above	None	\$1.50 per withdrawal	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

**Waived with 2 or more qualifying bill payments from, or a direct deposit to the checking account during the statement period. Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party by preauthorized transfer, using Citibank Online or using the CitPhone Banking bill payment service. Staff assisted bill payments are subject to a monthly service charge of \$4.95. Payments you make by check do not qualify.

¹Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

NJ, CT, DE, MA, PA, Texas

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee
\$0 - \$1,499.99	\$7.50**	5 free per statement period; \$1.50 per withdrawal thereafter	10 free per statement period; \$1.00 each thereafter**
\$1,500 and above	None	5 free per statement period; \$1.50 per withdrawal thereafter	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

**Waived with 2 or more qualifying bill payments from, or a direct deposit to the checking account during the statement period. Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party by preauthorized transfer, using Citibank Online or using the CitPhone Banking bill payment service. Staff assisted bill payments are subject to a monthly service charge of \$4.95. Payments you make by check do not qualify.

IL, DC, MD, VA, FL

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee
\$0 - \$1,499.99	\$9.50**	5 free per statement period; \$1.50 per withdrawal thereafter	10 free per statement period; \$1.00 each thereafter**
\$1,500 and above	None	5 free per statement period; \$1.50 per withdrawal thereafter	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

**Waived with 2 or more qualifying bill payments from, or a direct deposit to the checking account during the statement period. Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party by preauthorized transfer, using Citibank Online or using the CitPhone Banking bill payment service. Staff assisted bill payments are subject to a monthly service charge of \$4.95. Payments you make by check do not qualify.

CA & NV

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee
\$0 - \$1,499.99	\$9.50**†	\$1.50 per withdrawal	\$0.50**†
\$1,500 and above	None	\$1.50 per withdrawal	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

*Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

**If your account is charged a monthly maintenance fee, you can receive a \$1.00 rebate off that fee if during the statement period there is an automatic deduction by a third party that you have authorized. †Waived with 2 or more qualifying bill payments from, or a direct deposit to the checking account during the statement period. Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party by preauthorized transfer, using Citibank Online or using the CitPhone Banking bill payment service. Staff assisted bill payments are subject to a monthly service charge of \$4.95. Payments you make by check do not qualify.

Account charges when there is more than one linked account.

If a household has more than one linked Citibank account, we will review the combined average balances of the household when determining account charges.

If the combined balance for the household meets the Citibank EZ Checking account requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citibank EZ Checking Package will be charged.

If the household's combined average balances do not meet the requirement, then the primary account will be charged.

Cancelled Checks

Original cancelled checks and images are not included with your statement. You can view and print copies of checks presented within the past 18 months on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 44 for applicable fees.

Rate Calculations for Money Market Accounts. If your Money Market Account is linked to an EZ Checking account, you will receive the lowest tiered interest rate on your Money Market Account, regardless of the balance in it.

The Citibank Account

The Citibank Account is a full-service banking account that links all of your accounts together for ultimate control and simplicity. It includes unlimited check writing and ATM transactions with no Citibank ATM fee, when you meet the minimum balance requirements. And it's easy to maintain the minimum balance, because all of your Citibank linked accounts – including deposits, loans, mortgage and credit card balances, as well as investments through Smith Barney* – are considered.

*Investment products and services are provided through Citigroup Global Markets Inc., Member SIPC, Smith Barney is a division and service mark of Citigroup Global Markets Inc. and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

Investment products:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

Definition of Account

A Citibank Account is any relationship that includes at least one of these components: Regular or Interest Checking, Day-to-Day Savings, or Money Market Accounts. Only one checking account may be included in any Citibank Account.

Minimum Opening Deposit

There is a \$100 minimum opening deposit required to open a Citibank Account.

Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can open a Smith Barney investment account (a "Financial Center Based Smith Barney Account") and link that account to your Citibank Account, provided that the account titles are identical.* Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a "Non-Financial Center Based Smith Barney Account") may also be linked to your Citibank Account, provided that your same Citibank Account is not linked to a Financial Center Based Smith Barney Account.

*Offer may not be currently available for all Smith Barney Accounts opened in Massachusetts and Pennsylvania. Smith Barney Accounts with account numbers that begin with 17K or 61L can only be linked pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts as described herein, until further notice.

Linking your Citibank Account to either a Financial Center Based Smith Barney Account or a Non-Financial Center Based Smith Barney Account (collectively "Linked Smith Barney Account") has many advantages, like being able to view the balances in your Linked Smith Barney Account using Citibank® Online and at ATMs located in Citibank Financial Centers. In addition, eligible balances in your Linked Smith Barney Account will be counted toward relationship pricing of your Citibank Account.

Smith Barney may have additional linking requirements concerning the Non-Financial Center Based Smith Barney Account that can be linked and may also require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citibank Account is linked to a Non-Financial Center Based Smith Barney Account the following additional terms apply:

- You can choose to link your Non-Financial Center Based Smith Barney Account to your Citibank Account provided that one of the Citibank account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;
- Only one common owner of the Citibank Account needs to agree to this arrangement and that agreement will bind all Citibank Account owners;
- The Citibank Account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- The Citibank Account cannot also be linked to a Financial Center Based Smith Barney Account.

Linked Accounts

Balances in the linked accounts listed below will be included to determine your combined average balance range.

Deposits	Retirement Accounts	Loans and Credit Lines	Investments	Credit Cards*
Checking Day-to-Day Savings Passbook Savings Money Market Accounts Certificates of Deposit Market Rate Account Market Rate Plus Account	IRAs (excluding IRAs held in your Non-Financial Center Based Smith Barney Account) Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Home Equity Line of Credit Home Equity Loan Checking Plus® Personal Loan Ready Credit® Preferred Line Preferred Loan Mortgage	Investments held in your Linked Smith Barney Account and margin loans provided by Smith Barney*** Annuities (except tax-qualified annuities**)	• Citi® Platinum Select® Card • Citi® Dividend Platinum Select® Card • Citi® / AAdvantage® World MasterCard® • AAdvantage® Platinum Select® • Certain other Citibank MasterCard® or Visa® credit cards (except Home Savings of America, Business Card, Purchasing Card and Corporate Card)

- * Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A. AAdvantage is a registered trademark of American Airlines, Inc.
- ** Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code.
- *** See your Linkage Agreement with Smith Barney for information on eligible investments in Non-Financial Center Based Smith Barney Accounts.

Business accounts, including Business, Corporate and Purchasing credit cards cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

Linked loans and lines of credit balances. When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and outstanding balances in any line of credit or credit card account that is no longer open.

Linking accounts among household members. When a household has at least one Citibank Account, we can make available to all household members the features and benefits of our relationship pricing structure. This means eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a "household" as members of an account owner's immediate family who reside at the same address.¹

¹Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and

spouse, the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

Important: When accounts in a household are linked for combined balances, statements for each linked Citibank Account will show the household combined average balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

Combined Average Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for the Citibank Account. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Monthly maintenance fees are applied only to accounts in the \$0 - \$5,999.99 combined balance range. Service charges assessed will appear as a charge on the statement you receive for the next monthly period.

Your combined balance range at the end of each calendar month will be used to determine whether account charges for the Citibank Account will appear as charges on the next statement. Any monthly service charge will be applied as follows:

- If you have Regular or Interest Checking, your Citibank Account monthly maintenance fees will be deducted from your checking account.
- If you do not have Regular or Interest Checking, your Citibank Account monthly maintenance fees will be deducted from Money Market Accounts, or Day-to-Day Savings, in that order, depending on the combination of linked components you have in your Citibank Account.

Combined Balance Range for Fees and Charges

NY Area, NJ, CT, DE, MA, PA, Texas

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee**
\$0-\$5,999.99	\$9.50 w/Regular Checking, Day-to-Day Savings, Money Market Accounts	\$12.00 w/Interest Checking	\$1.50 per withdrawal \$0.50
\$6,000 and above	None	None	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

**Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

***No per check fee for stand-alone Day-to-Day Savings, or Money Market Accounts.

IL, DC, MD, VA, FL, CA, NV

Combined Average Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee**	Per Check Fee**
\$0-\$5,999.99	\$12.50*** w/Regular Checking, Day-to-Day Savings, Money Market Accounts	\$15.00*** w/Interest Checking	\$1.50 per withdrawal \$0.50
\$6,000 and above	None	None	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

**Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

***No per check fee for stand-alone Day-to-Day Savings, or Money Market Accounts.

***If you're charged a monthly maintenance fee, you may earn a rebate of up to \$2.00 per statement period if you use the free Citibank services listed below. For each service you use, you'll receive \$1 off that month's fee. These are the services that qualify:

- Two or more electronic bill payment made through CitiPhone® Banking (automated) or Citibank® Online
- An automatic deduction initiated by a third party that you have authorized.

Account charges when there is more than one linked account.

If a household has more than one linked Citibank account, we will review the combined balances of the household when determining account charges.

If the combined average balance for the household meets the Citibank Account requirement for eliminating monthly maintenance fees, then none of the linked accounts in the Citibank Account Package will be charged. If the household's combined balances do not meet the requirement, then the primary account will be charged.

Cancelled Checks

Original cancelled checks and images are not included with your statement. Check images can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 18 months on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 44 for applicable fees.

Citibank Everything Counts®

Citibank Everything Counts provides premier banking services, with access to brokerage, including online brokerage through Smith Barney¹ including:

- Online stock trading and mutual fund trading status.
- Online access to your orders and positions.
- Gold Citibank ATM card
- Free standard checkbook orders, official checks, travelers checks, money orders, and stop payment requests

^{*}Investment products and services are provided through Citigroup Global Markets Inc., Member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

Investment products:

- NOT FDIC INSURED
- NO BANK GUARANTEE
- MAY LOSE VALUE

Definition of Account

Citibank Everything Counts is any relationship that includes at least one of these components: Regular or Interest Checking, Day-to-Day Savings, or Money Market Accounts. Only one checking account may be included in any Citibank Everything Counts account.

Minimum Opening Deposit

There is a \$100 minimum opening deposit required to open a Citibank Everything Counts Account.

Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can open a Smith Barney investment account (a "Financial Center Based Smith Barney Account") and link that account to your Citibank Everything Counts® account, provided that titles of the account are identical.^{*} Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a "Non-Financial Center Based Smith Barney Account") may also be linked to your Citibank Everything Counts account, provided that your same Citibank Everything Counts account is not linked to a Financial Center Based Smith Barney Account.

^{*}Offer may not be currently available for all Smith Barney Accounts opened in Massachusetts and Pennsylvania. Smith Barney Accounts with account numbers that begin with 17K or 61L can only be linked pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts as described herein, until further notice.

Linking your Citibank Everything Counts account to either a Financial Center Based Smith Barney Account or a Non-Financial Center Based Smith Barney Account (collectively "Linked Smith Barney Account") has many advantages, like being able to view the balances in your Linked Smith Barney Account using Citibank® Online and at ATMs located in Citibank Financial Centers. In addition, eligible balances in your Linked Smith Barney Account will be counted toward relationship pricing of your Citibank Everything Counts account.

Smith Barney may have additional linking requirements concerning the Non-Financial Center Based Smith Barney Account that can be linked and may also require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citibank Everything Counts account is linked to a Non-Financial Center Based Smith Barney Account, the following additional terms apply:

- You can choose to link your Non-Financial Center Based Smith Barney Account to your Citibank Everything Counts account provided that one of the Citibank account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;
- Only one common owner of the Citibank Everything Counts account needs to agree to this arrangement and that agreement will bind all Citibank Everything Counts account owners;
- The Citibank Everything Counts account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- The Citibank Everything Counts account cannot also be linked to a Financial Center Based Smith Barney Account.

Linked Accounts

Balances in the linked accounts listed below will be included when your average combined balance range is determined.

Deposits	Retirement Accounts	Loans and Credit Lines	Investments	Credit Cards*
Checking Day-to-Day Savings Passbook Savings Money Market Accounts Certificates of Deposit Market Rate Account Market Rate Plus Account	IRAs (excluding IRAs held in your Non-Financial Center Based Smith Barney Account) Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Home Equity Line of Credit Home Equity Loan Checking Plus® Personal Loan Ready Credit® Preferred Line Preferred Loan Mortgage	Investments held in your Linked Smith Barney Account and margin loans provided by Smith Barney*** Annuities (except tax-qualified annuities**)	• Citibank® Platinum Select® Card • Citibank® Dividend Platinum Select® Card • Citibank® / AAdvantage® World MasterCard® • AAdvantage® Platinum Select® • Certain other Citibank MasterCard® or Visa® credit cards (except Home Savings of America, Business Card, Purchasing Card and Corporate Card)

^{*} Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A.

^{**} AAdvantage is a registered trademark of American Airlines, Inc.

^{***} Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code.

^{****} See your Linkage Agreement with Smith Barney for information on eligible investments in Non-Financial Center Based Smith Barney Accounts.

Business accounts, including Business, Corporate and Purchasing credit cards, cannot be linked to consumer accounts.

Deposit accounts maintained in different geographic areas in the U.S. cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

Linked loans and lines of credit balances. When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized-not the amount of the original loan or the total approved credit line. With your Citibank MasterCard and Visa credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and outstanding balances in any line of credit or credit card account that is no longer open.

Linking accounts among household members. When a household has at least one Citibank Account component, we can make available to all household members the features and benefits of our relationship pricing

structure and eligible accounts belonging to all household members can be counted when we determine the combined balance. We define a "household" as members of an account owner's immediate family who reside at the same address.¹

¹Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse, the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

Important: When accounts in a household are linked for combined balances, statements for each linked Citibank account will show the household's combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their needs for the rate and fee advantages.

Combined Balance Ranges for Fees and Charges

The following combined average balance ranges are used to calculate fees and charges for the Citibank Everything Counts[®]. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Monthly maintenance fees are applied only to accounts with a combined balance range below \$10,000 in deposits or below \$20,000 in all qualifying accounts. Assessed service charges will appear the statement you receive for the next monthly period.

Any monthly maintenance fee will be applied as follows:

- If you have Regular or Interest Checking, your Citibank Everything Counts charges will be deducted from your checking account.
- If you do not have Regular or Interest Checking, then the Citibank Everything Counts monthly maintenance fees will be deducted from Money Market Accounts, or Day-to-Day Savings, in that order, depending on the combination of linked components you have in your Citibank Everything Counts.

Contributing Balances Include: FDIC insured Deposits only	\$0 - \$9,999.99	\$10,000 and above
Monthly Maintenance Fee	\$25.00	None
Non-Citibank ATM Fee**	\$1.50 per withdrawal	None
Per Check Fee	\$0.50	None
Staff-assisted bill payment (monthly)	\$4.95	None

OR

Contributing Balances Include: Deposits, Retirement Accounts, Loans, Investments, Margin Loans, and Credit Cards	\$0 - \$19,999.99	\$20,000 and above
Monthly Maintenance Fee	\$25.00	None
Non-Citibank ATM Fee**	\$1.50 per withdrawal	None
Per Check Fee	\$0.50	None
Staff-assisted bill payment	\$4.95 per month	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts [fee-free](#) at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

* Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Account charges when there is more than one linked account.

If a household has more than one linked Citibank account, we will review the combined balances of the household when determining account charges. If the combined balance for the household meets the Citibank Everything Counts requirement for eliminating monthly maintenance fees

then none of the linked accounts in the Citibank Everything Counts Package will be charged. If the household's combined balances do not meet the requirement, the primary account will be charged.

Cancelled Checks

Original cancelled checks and images are not included with your statement. Check images can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 18 months on Citibankonline.com. If you need a copy of a cancelled check you may request a photocopy by calling Customer Service. Please refer to the Schedule of Service Fees and Charges for All Accounts on page 44 for applicable fees.

The Citigold[®] Account

Citigold is a financial service offer that gives you the option to combine your banking, credit, investment and retirement accounts into a consolidated package. A Citigold Account gives you access to:

- a dedicated team of professional specialists to help you plan and reach your financial goals
- financial planning tools, educational seminars and other resources to help broaden your financial knowledge
- premium investment products and services from Smith Barney¹
- risk management and estate planning through long term care and life insurance²
- exclusive benefits, features and services including preferred pricing and fees on various bank and credit products through Citibank

¹ Investment products and services are provided through Citigroup Global Markets Inc., Member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc.

² Insurance products are offered through SBHU Life Agency, Inc. or another licensed insurance agency affiliate www.citi.com/us/insurance (collectively "SBHU"). SBHU and Citibank are affiliated companies under the common control of Citigroup Inc.

Definition of Account

A Citigold Account is any relationship that includes at least one of these components: Regular or Citigold Interest Checking. Only one checking account can be included in any Citigold Account.

Linking Your Account to a Smith Barney Investment Account

If your Smith Barney Financial Advisor is located on the premises of a Citibank Financial Center, you can include a Smith Barney investment account (a "Financial Center Based Smith Barney Account") in your Citigold relationship, provided that the account titles are identical.* If you do so, you will receive a combined monthly statement for your Citigold deposit accounts and your linked Financial Center Based Smith Barney Account. Alternatively, an eligible Smith Barney account that is maintained in an office of Smith Barney located outside of a Citibank Financial Center (a "Non-Financial Center Based Smith Barney Account") may also be linked to your Citigold Account, provided that your same Citigold Account is not linked to a Financial Center Based Smith Barney Account.

*Offer may not be currently available for all Smith Barney Accounts opened in Massachusetts and Pennsylvania. Smith Barney Accounts with account numbers that begin with 17K or 61L can only be linked pursuant to the rules governing Non-Financial Center Based Smith Barney Accounts as described herein, until further notice.

As a result, you will be able to transfer funds between your Non-Financial Center Based Smith Barney Account and your linked Citigold checking, savings and money market accounts, subject to any applicable account restrictions. Smith Barney may have additional linking requirements and require you to sign a Smith Barney Linkage Agreement. To arrange for this linkage, please contact your Smith Barney Financial Advisor.

If your Citigold Account is linked to a Non-Financial Center Based Smith Barney Account the following additional terms apply:

- You can choose to link your Non-Financial Center Based Smith Barney Account to your Citigold Account provided that one of the Citigold Account owners is also an account owner of the Non-Financial Center Based Smith Barney Account meeting Smith Barney's requirements for such linkage;
- Only one common owner of the Citigold Account needs to agree to this arrangement and that agreement will bind all Citigold Account owners;

- c. As a result of this linkage, you will not receive a consolidated monthly statement of your Citigold Account and your Non-Financial Center Based Smith Barney Account. Instead, the balance and account type information of all of the accounts linked to the Citigold Account (whether or not owned by you) will be shared by Citibank with Smith Barney and will appear as a summary on the brokerage account statement issued by Smith Barney for your Non-Financial Center Based Smith Barney Account. Reminder: Linking your Citigold Account will cause this information to appear on the investment statement issued for the Non-Financial Center Based Smith Barney Account;
- d. Furthermore, the common account owner can authorize transfer capability between the Non-Financial Center Based Smith Barney Account holdings and your linked Citigold checking, savings and money market accounts which will result in the ability to transfer funds on a "real time" basis for immediate access subject to account restrictions;
- e. The Citigold Account cannot be used as a transaction account for settlement of your securities trades in your Non-Financial Center Based Smith Barney Account; and
- f. The Citigold Account cannot also be linked to a Financial Center Based Smith Barney Account.

INVESTMENT AND INSURANCE PRODUCTS:

- NOT A DEPOSIT
- NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE
- SECURITIES MAY LOSE VALUE

Minimum Opening Deposit

There is a \$500 minimum opening deposit required to open a Citigold Account.

Linked Accounts

Balances in the linked accounts listed below will be included to determine your combined balance range.

Deposits	Retirement Accounts	Loans and Lines of Credit	Investments	Credit Cards*
Checking Day-to-Day Savings Money Market Accounts Passbook Savings Certificates of Deposit Market Rate Account Market Rate Plus Account	IRAs (excluding IRAs held in your Non-Financial Center Based Smith Barney Account) Keoghs (except Keogh plans with participants other than the account owner and spouse, or partners and their spouses)	Home Equity Line of Credit Home Equity Loan Checking Plus® Personal Loan Ready Credit® Preferred Line Preferred Loan Mortgage	Investments held in either your Linked Financial Center Based Smith Barney Account or your Non-Financial Center Based Smith Barney Account and margin loans provided by Smith Barney*** Annuities (except tax-qualified annuities**)	Citibank Silver, Citibank Gold, Citi® Platinum Select®, AAdvantage® World MasterCard®, and certain other Citibank MasterCard® or Visa® credit cards you may have (except Home Savings of America Business Card, Purchasing Card and Corporate Card)

* Citibank MasterCard and Visa credit cards are issued by Citibank (South Dakota), N.A. AAdvantage is a registered trademark of American Airlines, Inc.

** Tax-qualified annuities include annuities that qualify under Sections 401, 403, 408 or 457 of the Internal Revenue Code.

***See your Linkage Agreement with Smith Barney for information on eligible investments in Non-Financial Center Based Smith Barney Accounts.

Deposit accounts maintained in different geographic areas in the U.S. cannot be linked. For example, the New York area is treated as a separate geographic area from California, New Jersey, or Florida areas.

Linked Loans and Lines of Credit Balances

When considering loan and line of credit balances for combined balance calculations, the outstanding principal balance will be recognized – not the amount of the original loan or the total approved credit line. With your

Citibank MasterCard® and Visa® credit cards, your combined balance will include any current purchases and cash advances as well as any unpaid previous balances. Your combined balances do not include: balances in delinquent accounts; balances that exceed your approved credit limit for any line of credit or credit card; and, outstanding balances in any line of credit or credit card account that is no longer open.

Linking Accounts Among Household Members

When a household has at least one Citibank account component, we can make available to all household members the features and benefits of our relationship pricing structure, and eligible accounts belonging to all household members can be counted when we determine the combined balance.

We define a "household" as members of an account owner's immediate family who reside at the same address.¹

¹Under federal regulations, immediate family members whose accounts can contribute pricing benefits are limited to the account owner and spouse; the account owner's parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses. Retirement accounts that can contribute pricing benefits are limited to the retirement account owner and spouse; the retirement account owner's parents and grandparents, and the retirement account owner's children, siblings and their spouses.

Important: When accounts in a household are linked for combined balances, statements for each linked Citibank account component will show the household combined balance range. As a result, individual members of a linked household may in some cases be able to deduce approximate balances of others in the household. Therefore, when deciding whether to link accounts, clients should evaluate their privacy needs within the household, along with their need for the rate and fee advantages.

Combined Balance Ranges for Fees and Charges

The following combined average balance ranges have been established for the Citigold Account. Your combined balance range will be determined by computing an average of your daily linked account balances during the calendar month. Your combined average balance will be calculated using end-of-month newly-linked balances when (1) the account was linked after the first of the month and (2) the account has not previously contributed balances to any household.

Monthly maintenance fees are applied only to accounts with a combined balance range under \$100,000 (or under \$250,000 if you elect to include the amount outstanding on your Citibank first mortgage) starting six months after account opening. Maintenance fees assessed will appear as a charge on the statement you receive for the next monthly period. Any applicable monthly maintenance fee will be deducted from your Citigold checking account.

Combined Balance Range	Monthly Maintenance Fee	Non-Citibank ATM Fee***	Per Check Fee
under \$100,000	\$25.00	None	None
\$100,000 or more	None*	None	None

† Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts fee-free at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

* If your combined balance range is under \$100,000, you can elect to include the outstanding on your Citibank first mortgage in order to avoid the monthly maintenance fee described above. However, this combined balance range must be at least \$250,000.

** Fees charged to you by other institutions for your transactions using non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here. If you are charged a fee for the use of a Citibank ATM, please contact us for a full refund.

Account Charges When There Is More Than One Linked Account

If a household has more than one linked Citibank account component, we will review the combined balances of the household when determining account charges.

If the combined balance for the household meets the Citigold Account requirement for eliminating monthly maintenance fees, none of the linked accounts in the Citigold Account Package will be charged a monthly maintenance fee. If the household's combined balances do not meet the requirements, the primary account will be charged.

Reimbursement of Fees for Using Non-Citibank ATMs

Other banks may charge you a fee (i.e., surcharge) when you withdraw money from your Citigold Account using their ATMs. Citibank will reimburse you (by crediting your Citigold checking account on your next monthly

Savings and Money Market Accounts

statement) for up to six (6) of these ATM fees incurred during the statement period by any deposit account appearing on the statement if you meet one of the following sets of criteria:

Criteria #1: Your Citigold Account had a combined balance range of \$500,000 or more for the calendar month prior to the ATM transaction OR

Criteria #2: Your Citigold Account was opened outside of a Citibank Financial Center (via Citibank® Online, by calling either CitiPhone Banking® or Citigold® Services, or with the assistance of a Smith Barney Financial Advisor who has an office outside a Citibank Financial Center) and your Account address at the time of account opening was outside one of the counties where Citibank operates a Citibank Financial Center OR

Criteria #3: Your Citigold Account was opened in a Citibank Financial Center in DE, MA or PA or outside of a Citibank Financial Center (via Citibank® Online, by calling either CitiPhone Banking® or Citigold® Services, or with the assistance of a Smith Barney Financial Advisor who has an office outside a Citibank Financial Center) and your Account address at the time of account opening was in DE, MA or PA.

ATM Surcharge Reimbursements	Combined balance in Citigold Account for the month prior to the ATM transaction was less than \$500,000	Combined balance in Citigold Account for the month prior to the ATM transaction was \$500,000 or more
Criteria #1	No rebate	Up to 6 per month
Criteria #2 (Account opened outside of financial center with an address outside of county with a Citibank Financial Center)	Up to 6 per month	Up to 6 per month
Criteria #3 (DE, MA & PA Accounts)	Up to 6 per month	Up to 6 per month

Citibank customers can get cash, get information and transfer balances between eligible linked Citibank accounts [fee-free](#) at ATMs at participating 7-Eleven stores, Murphy Oil USA, MoneyPass and Publix supermarket locations. ATMs are not owned or operated by Citibank. Not all functions available at all ATMs.

Cancelled Checks

Original cancelled checks and images are not automatically included with your statement. Check images or original cancelled checks can be included upon request. You must speak with a Customer Service Representative in order to sign up for this service. You can view and print copies of checks presented within the past 18 months on [Citibankonline.com](#). If you need a copy of a cancelled check you may request a photocopy by calling Customer Service.

Citigold Interest Checking

The following tiers have been established for Citigold Interest Checking. The same rate may be assigned to more than one tier.

Average Daily Balance Tiers for Interest Rate Calculation

0- \$24,999.99	\$25,000 - \$49,999.99	\$50,000 & over
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Please see the "Rates for Citigold Interest Checking" section of the Client Manual – Consumer Accounts for more information.

Transfer Limitations apply. Please refer to the Limits on Transfers section of the Client Manual for details.

Day-to-Day Savings

This is a statement savings account that can be linked to other deposit, retirement, loan, or Citibank credit card accounts.

It comes with a Citibank® Banking Card that lets you manage your account at ATMs, using CitiPhone Banking®, or at Citibank® Online. Your activity is summarized in a periodic statement.

Day-to-Day accounts opened as part of a Basic Savings package can be linked only to certain Citibank credit cards.

Service fees for a Day-to-Day Savings account are based on the linked banking package. Service fees are waived for Uniform Transfers to Minors Account (UTMA).

Minimum Opening Deposit. There is a \$100 minimum opening balance required to open the Citibank® Day-to-Day Savings Account.

Citibank® e-Savings Account

General Information. Your Citibank e-Savings Account is a special money market account that gives you the ability to earn competitive interest rates. All terms and conditions in the Client Manual – Consumer Accounts and this Marketplace Addendum that apply to a Citi Money Market Account apply to the e-Savings account, except as provided below.

The account does not have check writing features. It must be opened with, or linked to, an existing Citibank checking account in a Citibank® EZ Checking, Citibank Account, Citibank Everything Counts®, or Citigold® relationship package and appear on the same statement as the checking account.

This account is available only to customers that apply online through Citibank® Online or call CitiPhone Banking®.

Minimum Opening Deposit. There is a \$100 minimum deposit required to open a Citibank e-Savings Account.

The account earns an interest rate that is not determined by the balance in your account or your other accounts at Citibank. The rate is variable and can change after account opening. If at any time your e-Savings Account is not statement linked to a checking account in a relationship package listed above, your e-Savings Account will earn interest at the rate paid on the Citibank Day-to-Day savings account.

The balance in the e-Savings Account may be linked to contribute to the minimum balance requirements of other eligible Citibank accounts.

Rate Information. The rate for the e-Savings Account is determined by Citibank at its sole discretion and can change at any time. For current rates and Annual Percentage Yields, please visit [citibank.com](#) or call CitiPhone Banking® at 800-627-3999.

Citibank® Ultimate Savings Account

General Information. Your Citibank® Ultimate Savings Account is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access via Citibank® Online or through CitiPhone Banking®, our automated telephone service, or ATMs. It differs from other money market accounts in that the account must be opened in a Citibank® EZ Checking, Citibank Account, Citibank Everything Counts® or Citigold® Account relationship package.

This account is available only to customers who apply online through Citibank® Online or call CitiPhone Banking®. It does not have check-writing features. The balance in the account may be linked to contribute to the minimum balance requirements of other eligible Citibank accounts.

Minimum Opening Deposit. There is a \$100 minimum deposit required to open a Citibank® Ultimate Savings Account.

Rate Information. The rate for the Citibank® Ultimate Savings Account is determined by Citibank at its sole discretion and can change at any time. The rate is variable and can change after account opening. For current rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking® at 800-627-3999.

Citibank® Ultimate Money Account

General Information. Your Citibank® Ultimate Money Account is a money market account that gives you the ability to earn competitive interest rates in an FDIC-insured account. It also provides the convenience of account access via Citibank® Online or through CitiPhone Banking®, our automated telephone service, or Citibank Financial Centers and ATMs. This type of money market account must be opened with (or linked to) an existing checking account in one of the following qualifying relationship packages: Citibank® EZ Checking, Citibank Account, Citibank Everything Counts®, or Citigold® Account. It must also appear on the same statement as the linked checking account.

This account is available only to customers who apply online through Citibank® Online or who call CitiPhone Banking®. It does not have check-writing features. The balance in the account may be linked to contribute to the minimum balance requirements of other eligible Citibank accounts.

Minimum Opening Deposit. There is a \$100 minimum deposit required to open a Citibank® Ultimate Money Account.

Rate Information. The account earns an interest rate that is not determined by the balance in your account or your other accounts at Citibank. Two interest rates can be applied to the balance in your account. To qualify for the higher rate, you must make at least two electronic bill payments through Citibank Online, Citi MobileSM or CitiPhone Banking from your linked checking account in a qualifying relationship package during the calendar month preceding the statement cycle date. If the bill payment requirement is not met, a lower rate will be applied for that statement cycle. The rate for the Citibank® Ultimate Money Account is determined by Citibank at its sole discretion and can change at any time. The rate is variable and can change after account opening. For current rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking® at 800-627-3999.

Rate Information. The interest rate and annual percentage yield (APY) for all new and renewing CDs are fixed for the term of the CD. For a new CD, the interest rate and APY are based on the balance you deposit into the CD as disclosed on the applicable rate sheet delivered when your CD is opened. For a renewing CD, the interest rate and APY will be based on the balance in the CD after the conclusion of the applicable grace period and subject to the rates in effect on the date of CD renewal.

CD Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 and above

The same rate may be assigned to more than one balance range. We may offer different rates for CDs depending upon which Citibank relationship package contains the CD. Please see the applicable rate sheet for details.

Interest Calculation. We use the daily balance method to calculate the interest on CDs. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded daily starting on the business day when the account is opened, and is credited monthly (except on CDs with the interest at maturity feature, where interest is credited to the account on the maturity date). Interest is computed on a 365-day basis for the actual number of days your money is on deposit. Interest may be computed using a 366-day basis for leap year.

Early Withdrawal Penalties. When you open a Certificate of Deposit, you agree to keep the principal on deposit with us for the term you have selected. We will impose a substantial penalty if you withdraw any principal before the maturity date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit.

The early withdrawal penalty based on the term of the CD will be assessed as follows: 30 days simple interest for accounts 1 year or less; 90 days simple interest for accounts greater than one (1) year up to and including two (2) years; 180 days simple interest for accounts over two (2) years but less than 5 years; and 270 days simple interest for 5 years or more.

Early withdrawal penalties are calculated on the amount of the principal withdrawn. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent.

Automatic Renewal and Grace Period. All CDs renew automatically at maturity for the same term unless we receive other instructions. The renewal CD will be for the same term, but at the interest rate currently being offered. There is a 7-calendar day grace period after the maturity date, during which additional funds can be deposited and funds can be withdrawn without paying an early withdrawal penalty.

Interest Withdrawal. You may withdraw interest from your Certificate of Deposit at any time during the term after it has been credited without an early withdrawal penalty. However, if your account renews automatically, after the grace period your interest is added to your principal balance and is no longer available for withdrawal without penalty.

You may request to have the interest from your certificate deposited to another account you have with us or sent to you in the form of a check. This service is not available for any Certificates of Deposit that pay interest at maturity.

The annual percentage yield on your account assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Interest Payment. Interest is credited to your account after the close of business on the last day of the month for all CDs. You may also choose a CD of one year or less that pays interest at maturity instead of monthly. Since some months are slightly longer than others, the amount of interest you earn may vary slightly from one month to another. Interest is paid up to but not including the maturity date. If you open your account on or

Certificates of Deposit

Certificates of Deposit

General Information. Citibank offers a variety of Certificates of Deposit (CDs):

- 3-, 4-, 5-, 6-, 7-, 8-, 9-, and 10-Month CDs with monthly interest or interest at maturity.
- 1-Year CD with monthly interest or interest at maturity
- 13-, 18-, and 30-Month CDs, and 2-Year, 3-Year, 4-Year, and 5-Year CDs with monthly interest.

All our certificates are time deposits. With a time deposit, you agree to leave your funds in the account for a specific period, called the term.

The last day of the term is called the maturity date. The maturity date is the first day on which you may withdraw funds without paying an early withdrawal penalty, explained below.

Minimum Opening Balance Requirement. A balance of at least \$500 is required to open a CD. No additional deposits are permitted during the term of the account.

after the 25th of the month, interest from the date opened to the end of the month will be included in the interest payment for the first full month the account is opened.

Citibank Option CD

The Citibank Option CD is a special one-year term CD that allows you to transfer the entire balance during the term to a regular Citibank one-year CD, without penalty.

All terms and conditions for regular Citibank CDs, as contained in the Certificates of Deposit section of this addendum apply to the Citibank Option CD except as noted below.

Additional Deposits. Additional deposit of funds to the account at the time you exercise your option to convert the account to a regular Citibank one-year CD is allowed. The original deposit amount and accrued interest will be converted at the prevailing one-year CD rate.

Rate Information. The interest rate and annual percentage yield (APY) for all new and renewing CDs are fixed for the term of the CD or to the point that you exercise your option to convert to a regular Citibank one-year CD. For a new CD, the interest rate and APY are based on the balance you deposit into the CD as disclosed on the applicable rate sheet delivered when your CD is opened. For a renewing CD, the interest rate and APY will be based on the balance in the CD after the conclusion of the applicable grace period and subject to the rates in effect on the date of CD renewal. If you exercise your option, the interest rate and APY in effect for regular Citibank one-year CDs upon date of notification will apply to your CD and the term of the CD will be extended for one year.

Account Balance Ranges for Rate Calculations

\$0 - \$9,999.99
\$10,000 - \$24,999.99
\$25,000 - \$49,999.99
\$50,000 - \$99,999.99
\$100,000 and above

The same rate may be assigned to more than one balance range. We may offer different rates for Option CDs and CDs depending upon which relationship package contains the Option CD and CD. Please see the applicable rate sheet for details.

Option Limitations. You may exercise your option to transfer the entire balance to a regular Citibank one-year CD only once without penalty. Once you have exercised your option and the CD is converted to a regular Citibank one-year CD the new maturity date will be one year from the business day that we receive your instruction and all standard terms and conditions governing Citibank CDs will apply. For purposes of this section our business day ends at 5:00 p.m., local time. Instructions received after 5:00 p.m., local time, on a business day or on a non-business day will be processed effective the following business day.

The Option CD is not currently available for account opening in a Citigold relationship package.

Automatic Rollover. If you do not exercise your option during the term of the option CD, the CD will automatically renew for another term of one year to an option CD with the same terms and conditions. If you do exercise your option, your account will renew as a regular Citibank one-year CD without the option feature.

Funds Availability at Citibank

General Information (All Marketplaces)

Business Day. A business day is any day of the week that is not a Saturday, Sunday or bank holiday. Transactions you initiate on a non-business day will be considered to have an effective posting date of the next business day. The end of business day varies among our Financial Centers. The end of business day is posted at each Financial Center. If you make a deposit after the close of a business day or on a weekend or holiday, your deposit will be considered received on the next business day. Please note that the end of business day for transactions at Citibank ATMs may be different than transactions done in a Financial Center. If you need specific information about transaction cut-off times, speak with a Financial Associate.

Saturday Availability. You will notice that "business days" are used to calculate the time it will take for your deposited funds to become available for withdrawal. An exception occurs when you deposit funds that would, according to these schedules, become available on Monday. For your convenience, Citibank will make those funds available for withdrawal on Saturday.

Available Balance Information. You can get information about your available account balances any time, day or night, from our full-service, 24-hour Citibank ATM locations, our CitiPhone® Banking service, Citibank® Online, or CitiBusiness® Online.

Deposits Subject to Verification. All deposits accepted from you are subject to verification. Your account is credited for the amount shown on your deposit slip. Adjustments for errors in addition or subtraction may be posted to your account. Your account also may be adjusted for items you have in your deposit that we determine require special handling (e.g., verification of prior endorsements).

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check.

Availability of Deposits Made in a Night Depository. Deposits made at a night depository after the posted cut-off time or on a non-business day will be considered received on the next business day.

Availability of Deposits Made in a Lock Box. A deposit received in a lock box is considered made on the day we receive it for processing.

Deposits at Citibank Financial Centers outside of your marketplace. Check deposits at other Citibank locations will receive availability delays based upon the delay schedule of the location where you make that deposit. Your checks will be processed as local or non-local in accordance with the schedule in place for that deposit location.

Changes to Our Policy. We will notify you of any change(s) to our Funds Availability policies as required by applicable law.

Holds on Other Funds If we cash a check for you that is drawn on another bank, and the amount of the check you cash is not entitled to same day availability in accordance with our general policy, we will place a hold on funds already in your account for an amount equal to the amount of the check you have cashed. In this event you will receive a notice indicating when the funds will be available for withdrawal.

Bank's Right to Chargeback. The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid nor will it affect the Bank's right to charge back your account or obtain reimbursement for any check that is not finally paid for any reason.

Citibank's Standard Funds Availability Policy – California and Nevada Financial Centers

General Policy Our policy is to generally make funds from checks you deposit available to you on the same business day we receive your deposit. Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit. Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit. Check deposits made at ATMS located in 7-Eleven[®] Convenience Stores are generally made available in accordance with the policies set forth on page 23 of this Section.

Check Deposits Given Special Availability. Funds from the following types of checks are available immediately on the business day of deposit if made with a Teller:

US Treasury Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders, Citibank, N.A. checks drawn on Citibank Financial Centers in California or Nevada and deposited in a Financial Center in California or Nevada, Cashier's Checks, Teller Checks, Certified Checks, Travelers Checks, and State and Local Government Checks issued by the State or by the general purpose units of the Local Government.

Special Deposit Procedures You must utilize the following procedures to receive special availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

If you deposit any of the types of checks described above at a Citibank ATM, your deposit will become available no later than the business day after the business day of deposit.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policies. Should this occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available immediately on the business day of deposit if made with a Teller or at a Citibank ATM.

Bank's Right to Chargeback. The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid nor will it effect the Bank's right to charge back your account or obtain reimbursement for any check that is not finally paid for any reason.

Check Deposits at Automated Teller Machines located in 7-Eleven[®] Convenience Stores. Our general policy is to make funds from checks you deposit to your checking accounts made at these select locations available on the same business day we receive your deposit. Check deposits made to your money market account are generally available on the business day after the business day of deposit, except for the first \$100 of your total business day's deposits which are available immediately. Check deposits made to your savings account will be made available in accordance with our "Standard Availability Schedule for Check Deposits to Savings Accounts at ATMs located in 7-Eleven Convenience Stores" appearing on page 23. Depending on the type of check that you deposit, funds may not be available until the 5th business day after the business day of deposit.

Funds from the following types of checks deposited to your checking, savings, or money market account will be made available on the same business day we receive your deposit: U.S. Treasury Checks; Federal Reserve Bank Checks; Federal Home Loan Bank Checks, U.S. Postal Money Orders; Citibank, N.A. checks (checks drawn on a Citibank Financial Center located in California or Nevada); Cashier's Checks; Teller Checks; Certified Checks; Travelers Checks, and State and Local Government Checks issued by the State or by general purpose units of local government.

Check deposits received at these locations after 4:30pm local time or on a non-business day will be considered received on the next business day.

STANDARD AVAILABILITY SCHEDULE FOR CHECK DEPOSITS TO SAVINGS ACCOUNTS AT ATMS LOCATED IN 7-ELEVEN CONVENIENCE STORES

The schedule below shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at ATMs located in 7-Eleven Convenience Stores in California to become available.

The second column of the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits that total \$5,000 or less on a given business day to become available for withdrawal.

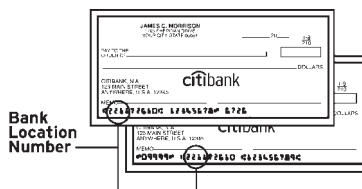
The third column shows the number of business days (after the business day of deposit) that it will take for that portion of your check deposit in excess of \$5,000 to become available for withdrawal.

When you make multiple check deposits in the course of a business day totaling more than \$5,000, the portion in excess will likewise be available based on the third column.

The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit.

Bank Location Number

To calculate when funds from your check deposit will be available for withdrawal, you must: 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographical location of the bank and determines when funds become available. When depositing a personal check, refer to the first four digits (as illustrated). When depositing a business check, refer to the first four digits in the second group (as illustrated).

Availabilities by Local Bank Routing Number

Bank Location Number	Deposits of \$5,000 or less	Deposit(s) of more than \$5,000
Local: 1210, 1211, 1212, 1213, 1220, 1221, 1222, 1223, 1224, 3210, 3211, 3212, 3213, 3220, 3221, 3222, 3223, 3224	2 days	3 days
Non-Local: All Other Numbers	2 days	5 days

¹ 7-ELEVEN[®] is a registered trademark of 7-Eleven, Inc. ATMs at 7-Eleven locations are not Citibank property and are not operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

Exceptions

Special Rule for New Clients You are considered a new client if you have not had a deposit account with Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, funds from check deposits are generally available no later than the sixth business day after the business day of deposit.

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule: We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Double-Endorsed Checks When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Changes to Our Policy We will notify you of any change to these Funds Availability policies as required by applicable law.

Citibank's Standard Funds Availability Policy – Maryland, Virginia and the District of Columbia Financial Centers

General Policy

Check Deposits with Tellers Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

Direct Deposits and Wire Transfers Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

Cash Deposits Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

Check Deposits at Citibank ATMs Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under "Check Deposits to Savings Accounts at Citibank ATM locations" if made at a Citibank ATM.

Immediate Availability of Certain Check Deposits Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Maryland, Virginia, and the District of Columbia and deposited in a financial center in any of these geographical areas are available on the business day of deposit, unless made with a teller in which case they are available immediately. Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

Special Deposit Procedures You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

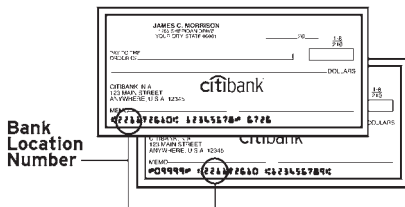
Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit, unless the deposit is made to a checking or money market account in which case it is available immediately.

Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at Citibank ATMs to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

Bank Location Number. To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available. When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

Availabilities by Local Bank Location Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0510 0514 0520 0521 0522 0540 0550 0560 0570 2510 2514 2520 2521 2522 2540 2550 2560 2570	2 business days	3 business days
Non-Local All other numbers	4 business days	5 business days

The First \$100. When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available on the business day after the business day of deposit.

Special Rules for New Clients

New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Manual/Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

Exceptions to Standard Funds Availability Policy

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Double-Endorsed Checks: When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Citibank's Standard Funds Availability Policy – Florida Financial Centers

General Policy

Check Deposits with Tellers Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

Direct Deposits and Wire Transfers Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

Cash Deposits Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

Check Deposits at Citibank ATMs Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under "Check Deposits to Savings Accounts at Citibank ATM locations" if made at a Citibank ATM.

Immediate Availability of Certain Check Deposits Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Florida and deposited in a financial center in Florida are available on the business day of deposit, unless made with a teller in which case they are available immediately.

Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

Special Deposit Procedures You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

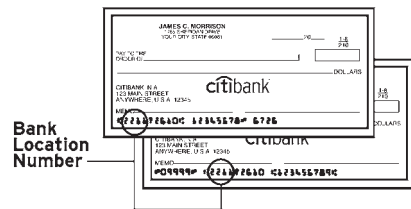
Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit, unless the deposit is made to a checking or money market account in which case it is available immediately.

Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at Citibank ATMs to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

Bank Location Number. To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

Availabilities by Local Bank Location Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 0610, 0611, 0612, 0613, 0620, 0621, 0622, 0630, 0631, 0632, 0640, 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0660, 0670, 0820, 0829, 0840, 0841, 0842, 0843, 2610, 2611, 2612, 2613, 2620, 2621, 2622, 2630, 2631, 2632, 2640, 2641, 2642, 2650, 2651, 2652, 2653, 2654, 2655, 2660, 2670, 2820, 2829, 2840, 2841, 2842, 2843 Please Note: Effective February 21, 2009, the following additional location numbers will be treated as local: 0810, 0812, 0815, 0819, 0865, 2810, 2812, 2815, 2819, and 2865.	2 Business Days	3 Business Days
Non-Local	2 business days	5 business days

The First \$100. When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available on the business day after the business day of deposit.

Special Rules for New Clients

New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Manual/Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

Exceptions to Standard Funds Availability Policy

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Double-Endorsed Checks: When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Citibank's Standard Funds Availability Policy – Illinois Financial Centers

General Policy Our policy is to generally make funds from checks you deposit available to you on the same business day we receive your deposit. Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit. Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit. Check deposits made at ATMS located in 7-Eleven® Convenience Stores are generally made available in accordance with the policies set forth on page 31 of this Section.

Check Deposits Given Special Availability. Funds from the following types of checks are available immediately on the business day of deposit if made with a Teller:

US Treasury Checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders, Citibank, N.A. checks drawn on Citibank Financial Centers in Illinois and deposited in a Financial Center in Illinois, Cashier's Checks, Teller Checks, Certified Checks, Travelers Checks, and State and Local Government Checks issued by the State or by the general purpose units of the Local Government.

Special Deposit Procedures You must utilize the following procedures to receive special availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

If you deposit any of the types of checks described above at a Citibank ATM, your deposit will become available no later than the business day after the business day of deposit.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policies. Should this occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available immediately on the business day of deposit if made with a Teller or at a Citibank ATM.

Bank's Right to Chargeback. The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid nor will it effect the Bank's right to charge back your account or obtain reimbursement for any check that is not finally paid for any reason.

Check Deposits at Automated Teller Machines located in 7-Eleven® Convenience Stores. Our general policy is to make funds from checks you deposit to your checking accounts made at these select locations available on the same business day we receive your deposit. Check deposits made to your money market account are generally available on the business day after the business day of deposit, except for the first \$100 of your total business day's deposits which are available immediately. Check deposits made to your savings accounts will be made available in accordance with our "Standard Availability Schedule for Check Deposits to Savings Accounts at ATMs located in 7-Eleven Convenience Stores" appearing on page 32. Depending on the type of check that you deposit, funds may not be available until the 5th business day after the business day of deposit.

7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-Eleven locations are not Citibank property and are not operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

Funds from the following types of checks will be made available on the same business day we receive your deposit: U.S. Treasury Checks; Federal Reserve Bank Checks; Federal Home Loan Bank Checks; U.S. Postal Money Orders; Citibank, N.A. checks (checks drawn on a Citibank Financial Center located in California or Nevada); Cashier's Checks; Teller Checks; Certified Checks; Travelers Checks, and State and Local Government Checks issued by the State or by general purpose units of local government.

Check deposits received at these locations after 4:30pm local time or on a non-business day will be considered received on the next business day.

STANDARD AVAILABILITY SCHEDULE FOR CHECK DEPOSITS TO SAVINGS ACCOUNTS AT ATMS LOCATED IN 7-ELEVEN CONVENIENCE STORES

The schedule below shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at ATMs located in 7-Eleven Convenience Stores to become available.

The second column of the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits that total \$5,000 or less on a given business day to become available for withdrawal.

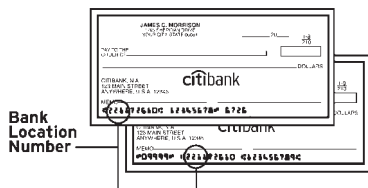
The third column shows the number of business days (after the business day of deposit) that it will take for that portion of your check deposit in excess of \$5,000 to become available for withdrawal.

When you make multiple check deposits in the course of a business day totaling more than \$5,000, the portion in excess will likewise be available based on the third column.

The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit.

Bank Location Number

To calculate when funds from your check deposit will be available for withdrawal, you must: 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographical location of the bank and determines when funds become available. When depositing a personal check, refer to the first four digits (as illustrated). When depositing a business check, refer to the first four digits in the second group (as illustrated).

Availabilities by Local Bank Routing Number

Bank Location Number	Deposits of \$5,000 or less	Deposit(s) of more than \$5,000
Local: 1210, 1211, 1212, 1213, 1220, 1221, 1222, 1223, 1224, 3210, 3211, 3212, 3213, 3220, 3221, 3222, 3223, 3224	2 days	3 days
Non-Local: All Other Numbers	2 days	5 days

Exceptions

Special Rule for New Clients You are considered a new client if you have not had a deposit account with Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, funds from check deposits are generally available no later than the sixth business day after the business day of deposit.

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule: We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Double-Endorsed Checks When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Citibank's Standard Funds Availability Policy – New York Financial Centers

General Policy

Check Deposits with Tellers Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

Direct Deposits and Wire Transfers Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

Cash Deposits Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

Check Deposits at Citibank ATMs Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under "Check Deposits to Savings Accounts at Citibank ATM locations" if made at a Citibank ATM.

Immediate Availability of Certain Check Deposits Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in the New York area, Connecticut, New Jersey, Massachusetts and Pennsylvania and deposited in a financial center in any of these geographical areas are available on the business day of deposit, unless made with a teller in which case they are available immediately.

Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

Special Deposit Procedures You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

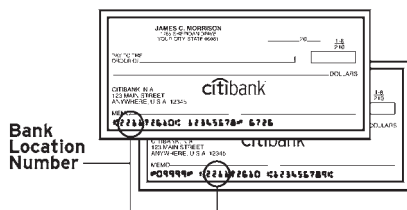
Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit, unless the deposit is made to a checking or money market account in which case it is available immediately.

Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at Citibank ATMs to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

Bank Location Number: To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

Availabilities by Local Bank Location Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000		
Local				
0110 0111 0112 0113 0114	2 business days	3 business days		
0115 0116 0117 0118 0119				
0210 0211 0212 0213 0214				
0215 0216 0219 0220 0223				
0260 0280 0310 0311 0312				
0313 0319 0360 2110 2111				
2112 2113 2114 2115 2116				
2117 2118 2119 2211 2212				
2213 2214 2215 2216 2219				
2220 2223 2260 2310 2311				
2312 2313 2319 2360				
Non-Local (all other locations)			2 business days	5 business days

The First \$100. When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available on the business day after the business day of deposit.

Special Rules for New Clients

New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Manual/Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

Exceptions to Funds Availability Schedules

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Double-Endorsed Checks: When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Citibank's Standard Funds Availability Policy – Connecticut, Delaware, New Jersey, Massachusetts and Pennsylvania Financial Centers

General Policy

Check Deposits with Tellers Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

Direct Deposits and Wire Transfers Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

Cash Deposits Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

Check Deposits at Citibank ATMs Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under "Check Deposits to Savings Accounts at Citibank ATM locations" if made at a Citibank ATM.

Immediate Availability of Certain Check Deposits Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Connecticut, Delaware, the New York Metro area, New Jersey, Massachusetts, and Pennsylvania and deposited in a financial center in any of these geographical areas are available on the business day of deposit, unless made with a teller in which case they are available immediately.

Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

Special Deposit Procedures You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

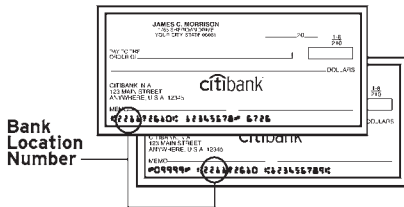
Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the business day of your deposit. The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit, unless the deposit is made to a checking or money market account in which case it is available immediately.

Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts that are made at Citibank ATMs located in Connecticut, Delaware, Massachusetts, New Jersey and Pennsylvania to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

Bank Location Number To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

The First \$100. When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available on the business day after the business day of deposit.

Schedule of Availability of Funds for Check Deposits to Savings Accounts made in the ATMs located in Delaware, New Jersey and Pennsylvania

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000		
Local				
0110 0111 0112 0113 0114	2 business days	3 business days		
0115 0116 0117 0118 0119				
0210 0211 0212 0213 0214				
0215 0216 0219 0260 0280				
0310 0311 0312 0313 0319				
0360 2110 2111 2112 2113				
2114 2115 2116 2117 2118				
2119 2211 2212 2213 2214				
2215 2216 2219 2260 2310				
2311 2312 2313 2319 2360				
All other Non-Local			2 business days	5 business days

Schedule of Availability of Funds for Check Deposits to Savings Accounts made in the ATMs located in Connecticut and Massachusetts

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local		
0111 0116 0117 0118 0119	2 business days	3 business days
0210 0211 0212 0219 0260		
0280 2111 2211 2116 2117		
2118 2119 2219 2260 0110		
0112 0113 0114 0115 2110		
2112 2113 2114 2115		
Non-Local		
0213 0220 0223 2213 0310	2 business days	4 business days
2220 2223 2310		
All other Non-Local	2 business days	5 business days

Deposits at Citibank Locations Outside Connecticut, Delaware, Massachusetts, New Jersey and Pennsylvania.

Check deposits at other Citibank locations will receive availability delays based upon the delay schedule of the location where you make that deposit. Your checks will be processed as local or non-local in accordance with the schedule in place for that deposit location.

Special Rules for New Clients

New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Manual/Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.
4. For all other check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

Exceptions to Funds Availability Schedules

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Double-Endorsed Checks: When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Citibank's Standard Funds Availability Policy – Texas Financial Centers

General Policy

Check Deposits with Tellers Our policy is to generally make funds from checks you deposit to your checking, savings, or money market account available to you on the same business day we receive your deposit if the deposit is made with a Teller.

Direct Deposits and Wire Transfers Funds from electronic direct deposits and incoming wire transfers are available to you on the same business day we receive your deposit.

Cash Deposits Deposits of cash are generally available to you immediately, except if made at a Citibank ATM in which case they will be made available for withdrawal no later than the business day after the business day of deposit.

Check Deposits at Citibank ATMs Funds from check deposits to a checking account are generally available on the same business day if made at a Citibank ATM. Funds from check deposits to money market accounts are generally available on the business day after the business day of deposit if made at a Citibank ATM. Funds from check deposits to a savings account will be made available in accordance with the schedule provided below under "Check Deposits to Savings Accounts at Citibank ATM locations" if made at a Citibank ATM.

Immediate Availability of Certain Check Deposits Funds from U.S. Treasury checks, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, U.S. Postal Money Orders and Citibank N.A. checks drawn on Citibank Financial Centers in Texas and deposited in a financial center in Texas are available on the business day of deposit, unless made with a teller in which case they are available immediately.

Funds from the following types of checks are available on the business day of deposit, unless made with a Teller in which case they are available immediately. You must follow the special deposit procedures described below to obtain immediate availability:

- Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks.
- State and Local Government Checks issued by the State or by the general purpose units of local government.

Special Deposit Procedures You must utilize the following procedures to receive immediate availability for deposits of State and Local Government Checks, Cashier's Checks, Teller's Checks, Certified Checks, and Travelers Checks. You must take your check deposit to a Teller and advise the Teller that you have a check eligible for immediate availability. The Teller will help you complete a special deposit ticket.

Determining the Effective Date of Your Deposit A business day is any day of the week that is not a Saturday, Sunday or bank holiday. Non-business days are considered part of the following business day. The end of business day varies among our Financial Centers. The end of business day is posted at each Financial Center. If you make a deposit after the close of a business day or on a weekend or holiday, your deposit will be considered received on the next business day. Please note that deposits made at a Citibank ATM after the cut-off time indicated at the ATM or on a non-business day will be considered received on the next business day.

Longer Delays May Apply In some cases we will not make all the funds that you deposit by check available to you in accordance with our general policy. If that should occur, we will notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly with one of our associates, or if we decide to take this action after you have left the Financial Center, we will mail you the notice by the next business day.

If you need the funds from a deposit right away, please ask us when the funds will be available.

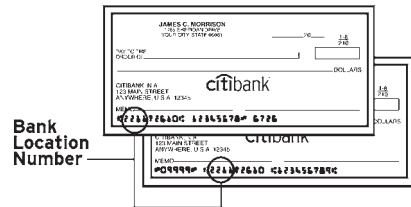
Depending on the type of check that you deposit, funds will be available no later than the fifth business day after the day of your deposit. The first \$100 of your total business day's deposits will be available on the business day after the business day of deposit, unless the deposit is made to a checking or money market account in which case it is available immediately.

Standard Availability Schedule (Check Deposits to Savings Accounts at Citibank ATM Locations)

The following schedule shows the number of business days (after the business day of deposit) that it will take for check deposits to savings accounts made at Citibank ATMs to become available.

The second column in the schedule shows the number of business days (after the business day of deposit) that it will take for check deposits of \$5,000 or less to become available for withdrawal. The third column shows the number of business days (after the business day of deposit) that it will take for check deposits in excess of \$5,000 to become available for withdrawal. When you make a deposit (or multiple check deposits at a Citibank ATM in the course of a business day), the portion in excess of \$5,000 will likewise be available based on the third column.

Bank Location Number. To calculate when funds from your check deposits will be available for withdrawal, you must 1) make note of the bank location number listed on your check, and 2) determine the total amount of the check(s) you deposit on a given business day.



The Bank location number (as shown above) is printed along the bottom of the check you are depositing. This four-digit number represents the geographic location of the bank and determines when funds become available.

When depositing a personal check, refer to the first four digits (as illustrated) to determine availability of funds. When depositing a business check, refer to the first four digits in the second group of numbers.

Availabilities by Local Bank Routing Number

Location Number	Deposits of \$5,000 or less	Deposits of more than \$5,000
Local 1010, 1011, 1012, 1019, 1030, 1031, 1039, 1110, 1111, 1113, 1119, 1120, 1122, 1123, 1130, 1131, 1140, 1149, 1163, 3010, 3011, 3012, 3019, 3030, 3031, 3039, 3110, 3111, 3113, 3119, 3120, 3122, 3123, 3130, 3131, 3140, 3149, 3163	2 business days	3 business days
Non-Local All Other Numbers	2 business days	5 business days

The First \$100. When you deposit a check, the first \$100 of the total amount of your check deposits on that business day will be available on the business day after the business day of deposit.

Deposits at Citibank Locations Outside Texas. Check deposits at other Citibank locations will receive availability delays based upon the delay schedule of the location where you make that deposit. Your checks will be processed as local or non-local in accordance with the schedule in place for that deposit location.

Special Rules for New Clients

New Clients. You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following rules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Manual/ Marketplace Addendum.
2. For local check deposits not entitled to special availability your deposit will become available on the 4th business day after the business day of deposit.
3. For non-local check deposits not entitled to special availability your deposit will become available on the 6th business day after the business day of deposit.

Exceptions to Funds Availability Schedules

Collection Items. We may require that any check you present for deposit be sent out for collection. That is, your funds will be available after we have received payment from the bank on which the check is drawn. You will be charged a fee for this service. See chart on page 44.

Checks That May Not Be Collectible. Occasionally, a check is given to Citibank that we decide not to accept for deposit or payment because we doubt the collectibility of the funds. When this happens, we will return the check to you or, if you request, send the check out for collection. On other occasions, we will learn that a check we have accepted for deposit may not be honored. Should this happen, we will delay the availability of the deposit for a reasonable period of time until the check is either paid or returned. In all cases, we will notify you of the action we take.

Special "Payable At/Through" Schedule. We must apply special procedures to any check that is drawn on one banking institution, including a credit union, but payable at or through another. Funds from these deposits will be made available in accordance with the location of the bank on which the check is drawn, not the "Payable At" or "Payable Through" institution whose location number appears on the bottom line of the check. If you wish to deposit such a check, please present it to a Financial Associate so that we can identify it for special handling. All other credit union share drafts will be considered non-local.

Foreign Checks. Checks that are drawn on banks outside the United States are generally sent for collection. Your account will be credited for the US dollar equivalent of the check based upon a timetable which reflects when we would customarily receive payment from the bank on which the item is drawn.

Events Beyond Our Control. In the event that we are unable to conduct business due to an interruption of communication facilities, suspension of payments by another bank, war, other emergency conditions or other circumstances beyond our control, it may be necessary to increase some or all of the time periods specified in these availability schedules. If this happens, we will try to inform you if possible.

Redeposit of Check(s) Returned Unpaid. We reserve the right to extend the time within which these checks become available.

Overdrafts. We may delay the availability of the deposit if you have overdrawn your account or have had frequent returned deposits.

Changes to Our Policy. We will notify you of any change to these Funds Availability policies as required by applicable law.

Double-Endorsed Checks: When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a "collection basis," which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

Bank's Right to Chargeback: The Bank's policy on availability of funds from checks that you deposit will not affect your obligation to repay the Bank for any check that you deposit that is not paid nor will it effect the Bank's right to charge back your account or obtain reimbursement for any check that is not finally paid for any reason.

Service Fees and Charges for All Accounts

Service	Regular Fees*	Citigold Account Fees
Abandoned Property Transfer ¹	\$20.00	\$20.00
Bond Coupon Redemption (per series)	\$10.00	WAIVED
Checkbook Orders	Varies	WAIVED ²
Checking Account Closing (within 90 days of opening)	\$25.00	\$25.00
Check/Item Returned/Paid Against Insufficient/Unavailable Funds (overdraft) ³ (An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.)	\$34.00	\$34.00
Citibank [®] Global Transfer Service ⁴	Varies	Varies
Clerical Research (per hour, one-hour minimum)	\$25.00	\$25.00
Collection of Checks Drawn on Foreign Bank ⁵	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	\$25.00	WAIVED
Copy of Cancelled Checks ⁶	\$5.00	WAIVED
Counter Checks	\$5.00	WAIVED
Deposited Check Returned Unpaid	\$10.00	WAIVED
Domestic Bank Collections ⁵	\$25.00	\$25.00
Foreign Currency Exchange \$1,000 and over	No Charge	No Charge
>Under \$1,000	\$5.00	WAIVED
Foreign Currency Purchase – Direct to Consumer Shipping	\$5.00	WAIVED
Interim Statement	\$5.00	WAIVED
Legal Process Compliance (levies, attachments, etc.) ⁷	\$125.00	\$125.00
Miscellaneous Copies (IRS Forms 1099, Deposit Ticket, etc.)	\$5.00	WAIVED
Money Order for Customers	\$5.00	WAIVED
Money Order for non-Customers	\$10.00	\$10.00
Notary Fee	Varies	WAIVED
Official Check	\$10.00	WAIVED
Overdraft Protection Transfer Fee	\$10.00	WAIVED
Quicken (Per Monthly Statement Period)	\$9.95	\$9.95 ⁸
Returning Original Checks in Statement	\$2.00	WAIVED
Safe Deposit Box Annual Rental	Varies	See below ¹⁰
Staff Assisted Bill Payments (Per Monthly Statement Period)	\$4.95	WAIVED
Statement Copy (previous month)	\$5.00	WAIVED
Stop Payment Request	\$30.00	WAIVED
Temporary Safekeeping for First 15 Days	No Charge	No Charge
>Each Additional Month or Portion of Month	\$10.00	\$10.00
Travelers Checks	1.5%	WAIVED
Wire Transfer		
>Incoming Domestic and International	\$10.00	WAIVED
>Outgoing Online Domestic	\$18.75	\$12.50**
>Outgoing Domestic	\$25.00	\$25.00
>Outgoing Online International	\$30.00	\$20.00**
>Outgoing International	\$40.00	\$40.00
>Outgoing International Remittance ⁹	Varies	Varies

* Regular fees apply to accounts that are not Citigold Accounts.

** This fee will be waived for Citigold Accounts that had a combined average balance of \$500,000 or more for the monthly period that was two calendar months before the date of the transaction.

1 Applicable for accounts domiciled in New York.

2 Standard Citigold checks are waived, non standard orders are charged a fee.**

3 Fee will not be assessed more than 4 times per account per day. The fee may be charged whenever any fee or charge is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn.

4 Fees for using the Citibank Global Transfer Service, available at Citibank ATMs and through Citibank Online, are listed in the "Electronic Banking" section of the Client Manual – Consumer Accounts under the heading "Citibank Global Transfer Service."

5 Additional fees may apply as a result of fees charged for collection of the item by other institutions.

6 If you do not receive checks or check images with your statement, you are permitted 2 free per monthly statement period, then \$5.00 per check.

7 Assessed on a per defendant basis.

8 Waived for any statement cycle when you maintain a combined average balance of \$100,000 and above (or \$250,000 and above with the inclusion of your Citibank first mortgage balance).

9 For Ecuador, \$5.00 for Account-to-Account transfers and \$8.00 for Cash Pick-ups.

10 One safe deposit box annual fee waiver of \$125 or less per Citigold Account. Safe deposit boxes valued in excess of \$125 will be discounted by 50% (Fifty Percent). Safe deposit box discounts are subject to availability in the Citibank Financial Centers.

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MoneyPass® is a registered trademark of MoneyPass ATM Network.
Publix® is a registered trademark of Publix Asset Management Company.





AMENDMENT TO THE CITIBANK ONLINE MARKETPLACE ADDENDUM

Please read and keep this notice with your account records.

Effective April 24, 2009, the Citibank® Ultimate Savings Account section on page 17 of the Marketplace Addendum is amended by deleting the "Rate Information" paragraph and replacing it with the following:

Rate Information. The rate for the Citibank® Ultimate Savings Account is determined by Citibank at its sole discretion and can change at any time. The rate is variable and can change after account opening. Citibank may pay different rates for the Citibank® Ultimate Savings Account based upon which relationship package contains your Citibank® Ultimate Savings Account. Your rate(s) for the entire statement cycle will be based upon which relationship package contains your Citibank® Ultimate Savings Account on the last day of that statement cycle.

For current rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking® at 800 627-3999.

All other terms and conditions of the Marketplace Addendum remain in full force and effect.

AMENDMENT TO THE CITIBANK ONLINE MARKETPLACE ADDENDUM

Please read and keep this notice with your account records.

Effective April 25, 2009, the following terms are added to the Savings and Money Market Accounts section of the Marketplace Addendum:

Citibank® Premier Money Market Account

General Information. Your **Citibank Premier Money Market Account** is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, via Citibank® Online, or through our automated telephone service. The **Citibank Premier Money Market Account** does not provide check-writing access. This account must be opened and linked to a checking account in a Citibank Student Account, Citibank EZ Checking Account, Citibank Account, Citibank Everything Counts Account or Citigold Account relationship package ("Qualifying Relationship Package").

The Citibank Premier Money Market Account earns interest determined by the average balance in the account and whether certain qualifying activity (defined below) occurred in the linked Citibank checking account during the calendar month that ends prior to the last business day in the statement period.

The average balance in the **Citibank Premier Money Market Account** for the calendar month that ends prior to the last business day in the statement period determines the applicable tier for the statement period. To qualify for an accelerated rate in an interest rate tier during a statement period, one of the following qualifying activities must occur in your linked personal checking account during the calendar month that ends prior to the last business day in the statement period ("Qualifying Activity"):

- Three (3) or more Qualified Bill Payments with a combined minimum amount of \$25. *Note: Qualified Bill Payments are those you make using Citibank® Online, CitiBusiness Online, CitiMobile®, or Citiphone Banking® but exclude transfer payments made to accounts of Citibank and its Citi affiliates. Also, authorized deductions from your checking account by a third party are not Qualified Bill Payments; or*
- Seven (7) or more qualifying non-PIN purchase transactions using your Citibank Debit card. Qualifying purchases must be submitted through the MasterCard® Network and are those for which either you or a merchant designates as a "credit" transaction (including purchases you sign for, small dollar purchases that do not require a signature and use of your MasterCard® PayPass™), Internet, phone and mail-order transactions. Qualifying purchases do not include those initiated using a Personal Identification Number (PIN) or other transactions submitted through other payment processing networks; or
- One (1) Direct Deposit.

A new **Citibank Premier Money Market Account** will earn interest at an accelerated rate for the first two statement periods that the account is open provided that the account was not converted from an existing Citibank money market account into a **Citibank Premier Money Market Account**. An existing Citibank money market account that is converted into a **Citibank Premier Money Market Account** will earn an accelerated rate during the first two statement periods only if Qualifying Activity occurred in a linked checking account in the prior calendar month, as described above.

The balances in other Citibank products that are linked to the account will not be included in the average balance calculation for the **Citibank Premier Money Market Account**. The balance in the **Citibank Premier Money Market Account** may be linked to contribute to the minimum balance requirements of other eligible Citibank accounts.

Account Balance Ranges for Rate Calculations

\$0 - 9,999.99
 \$10,000 - 24,999.99
 \$25,000 - 49,999.99
 \$50,000 - 99,999.99
 \$100,000 - 499,999.99
 \$500,000 - 999,999.99
 \$1,000,000 and more

The same rate(s) may be assigned to more than one balance range. We may offer different base and accelerated rates for the Citibank Premier Money Market Account depending upon which Citibank relationship package contains the account. Please see the applicable rate sheet for details.

continued >

Exceptions

If you open a new **Citibank Premier Money Market Account** in a Citibank Student Account, Citibank Account, Citibank Everything Counts Account or Citigold Account relationship package and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the computation of interest is determined by the average daily balance for interest calculation. It is different than the average daily balance for the statement period because it is based upon the period that starts the first day of the statement period and ends the business day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

The interest that you earn on a **Citibank Premier Money Market Account** that is linked to a Citibank EZ Checking package will be paid at the lowest tiered rate established for the account, regardless of the balance in your **Citibank Premier Money Market Account**. A **Citibank Premier Money Market Account** that is linked to a Citibank EZ Checking package is eligible for the base or accelerated rate of the lowest tier.

A **Citibank Premier Money Market Account** that is closed before the end of the first statement period will earn interest at the lowest tiered rate paid on the account in any Citibank relationship package, regardless of the balance in your account or the relationship package containing your account. If at any time during any statement period a **Citibank Premier Money Market Account** is not linked to a checking account in a Qualifying Relationship Package, then the account will not earn an accelerated rate even if there was Qualifying Activity in the linked checking account during the calendar month that ends prior to the last business day in the statement period.

Minimum Opening Deposit. There is a minimum opening balance of \$1,000 to open the **Citibank Premier Money Market Account**.

Linked Checking Account Required for Account Opening. To open a **Citibank Premier Money Market Account** we require you to have or open a linked checking account in the Citibank Student Account, Citibank Account, Citibank Everything Counts, Citigold Account or Citibank EZ Checking Account relationship package. A **Citibank Premier Money Market Account** cannot be opened as a standalone account in any relationship package.

Rate Information. The rates for the **Citibank Premier Money Market Account** are determined by Citibank at its sole discretion and can change at any time. For current rates and Annual Percentage Yields, please call Citiphone Banking at 800-627-3999 or stop by your nearest Citibank Financial Center.

All other terms and conditions of the Client Manual and Marketplace Addendum remain in full force and effect.

AMENDMENT TO THE CITIBANK ONLINE MARKETPLACE ADDENDUM

Please read and keep this notice with your account records.

Effective April 25, 2009, the following terms are added to the Savings and Money Market Accounts section of the Marketplace Addendum:

Citibank® Savings Plus Account

General Information. Your **Citibank Savings Plus Account** is a money market account that gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, or through our automated telephone service. The **Citibank Savings Plus Account** does not provide check-writing access. The account must be opened in a Citibank EZ Checking, Citibank Student Account, Citibank Account, Citibank Everything Counts® Account or Citigold® Account relationship package.

The interest rate paid on a **Citibank Savings Plus Account** is determined by using the average balance in the **Citibank Savings Plus Account** for the calendar month that ends prior to the last business day in the statement period. The balances in other Citibank products that are linked to the account are not included in the average balance calculation. The balance in the **Citibank Savings Plus Account** may be linked to contribute to the minimum balance requirements of other eligible Citibank relationship packages.

Account Balance Ranges for Rate Calculations

\$0 - 9,999.99
\$10,000 - 24,999.99
\$25,000 - 49,999.99
\$50,000 - 99,999.99
\$100,000 - 499,999.99
\$500,000 - 999,999.99
\$1,000,000 and more

The same rate may be assigned to more than one balance range. We may offer different rates for the Citibank Savings Plus Account depending upon which Citibank relationship package contains the account and if that relationship package contains a linked checking account. Please see the applicable rate sheet for details.

Exceptions

If you open a new **Citibank Savings Plus Account** in a Citibank Student Account, Citibank Account, Citibank Everything Counts Account or Citigold Account relationship package and your first account statement is issued in the same calendar month that you open your account, the daily periodic rate used in the computation of interest is determined by the average daily balance for interest calculation. It is different than the average daily balance for the statement period because it is based upon the period that starts the first day of the statement period and ends the business day before the last day of the statement period. We will add the principal in the account for each day during this period and then divide that figure by the number of days during this period that your account was open to determine the average daily balance for interest rate calculation.

The interest that you earn on a **Citibank Savings Plus Account** that is linked to a Citibank EZ Checking relationship package will be paid at the lowest tiered rate established for the account, regardless of the balance in your **Citibank Savings Plus Account**.

A **Citibank Savings Plus Account** that is closed before the end of the first statement period will earn interest at the lowest tiered rate paid on the account in any Citibank relationship package, regardless of the balance in your account or the relationship package containing your account.

Minimum Opening Deposit. There is an opening balance requirement of \$100 to open the **Citibank Savings Plus Account**.

Rate Information. The rates for the **Citibank Savings Plus Account** are determined by Citibank at its sole discretion and can change at any time. For current rates and Annual Percentage Yields, please call Citiphone Banking® at 800-627-3999 or stop by your nearest Citibank Financial Center.

All other terms and conditions of the Client Manual and Marketplace Addendum remain in full force and effect.



Amendment to the Citibank Online Marketplace Addendum

Effective June 1, 2009, Smith Barney is no longer a division of Citigroup Global Markets Inc. References to "Smith Barney" or "the Smith Barney division of Citigroup Global Markets Inc." should be read as either Citigroup Global Markets Inc., member SIPC, or Morgan Stanley Smith Barney LLC, member SIPC, depending upon where you maintain your investment account.

References to the term "Financial Center Based Smith Barney Account" should be read as meaning a Citigroup Global Markets Inc. investment account.

References to the term "Non-Financial Center Based Smith Barney Account" should be read as meaning a Morgan Stanley Smith Barney LLC investment account.

Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. Morgan Stanley Smith Barney LLC is an affiliate of Citibank.

All other terms and conditions of the Marketplace Addendum remain in full force and effect.



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (CALIFORNIA & NEVADA)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on page 22 of your Addendum:

The first \$100 of your total business day's deposits will be made available immediately on the business day of deposit if made with a teller or at a proprietary Citibank ATM. If your deposit is made at an ATM located in a 7-ELEVEN^{®1} Convenience Store, the first \$100 of your deposit will be made available immediately on the business day of deposit if the deposit is to a checking account or next business day if made to a savings or money market account.

The reference to the first \$100 of your deposit to a money market account under the paragraph "Check Deposits at Automated Teller Machines located in 7-ELEVEN[®] Convenience Stores" is deleted.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 23, which applies to check deposits to savings accounts made at ATMs located in 7-ELEVEN[®] convenience stores in California and Nevada, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 23 is replaced with the following Schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day following the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled 'Special Rule for New Clients' on page 24 of your Addendum:

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Check Deposits Given Special Availability" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy

¹ 7-ELEVEN[®] is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (MARYLAND, VIRGINIA AND DISTRICT OF COLUMBIA)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 25 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 26, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 26 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 27 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

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AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (FLORIDA)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 28 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 29, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 29 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 30 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (ILLINOIS)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on page 31 of your Addendum:

The first \$100 of your total business day's deposits will be made available immediately on the business day of deposit if made with a teller or at a proprietary Citibank ATM. If your deposit is made at an ATM located in a 7-ELEVEN®¹ Convenience Store, the first \$100 of your deposit will be made available immediately on the business day of deposit if the deposit is to a checking account or next business day if made to a savings or money market account.

The reference to the first \$100 of your deposit to a money market account under the paragraph "Check Deposits at Automated Teller Machines located in 7-ELEVEN® Convenience Stores" is deleted.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 32, which applies to check deposits to savings accounts made at ATMs located in 7-ELEVEN® convenience stores in California, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 32 is replaced with the following Schedule effective September 12, 2009.

Availability Schedule (For Check Deposits made at 7-ELEVEN® Convenience Stores in California)*

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day following the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled 'Special Rule for New Clients' on page 33 of your Addendum:

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening the account. For the first 30 days your new account is open, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Check Deposits Given Special Availability" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

**Note: Refer to the "Funds Availability at Citibank" section in your Marketplace Addendum for our general policy for check deposits made in a Citibank Financial Center or Citibank ATM in Illinois*

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (NEW YORK)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 34 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 35, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 35 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 36 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

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Item US70002CBOLAMD-FA-NY (9/09)



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (CONNECTICUT & MASSACHUSETTS)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 37 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 39, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 39 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 39 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

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Item US70002CBOLAMD-FA-CTMA (9/09)



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (NEW JERSEY, PENNSYLVANIA AND DELAWARE)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 37 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 38, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 38 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 39 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

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Item US70002CBOLAMD-FA-NJPADE (9/09)



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM (TEXAS)

Please read and keep this notice with your account records.

Changes to Citibank's Funds Availability Policy effective September 12, 2009

Availability of the First \$100 of your Deposits

The following information regarding the availability of the first \$100 of your business day's deposits replaces the last sentence under the "Longer Delays May Apply" section on pg 41 of your addendum:

For teller deposits, the first \$100 is available immediately and for ATM deposits, the first \$100 is available on the business day after the business day of deposit, unless the deposit is to a checking account in which case the first \$100 is available immediately.

Citibank's Standard Availability Schedule

The Standard Availability Schedule appearing on page 42, which applies to check deposits to savings accounts made at Citibank ATMs and ATMs located in 7-ELEVEN® Convenience Stores, and to any other check deposits that are not provided expedited availability in accordance with our general policy, is revised, in part, as follows:

We will treat all check deposits as local. (Previously certain checks were treated as non-local and subject to longer delays.)

Accordingly, the Schedule appearing on page 42 is replaced with the following schedule effective September 12, 2009.

Availability Schedule

	Deposit(s) of \$5,000 or Less	Deposit(s) of more than \$5,000
All Check Deposits	3 days	4 days

The first \$100. The first \$100 of the total amount of your business day's check deposits to your savings account will continue to be made available on the business day following the business day of deposit.

Additional \$400. For check deposits of \$5,000 or less, an additional \$400 will be available on the second business day after the business day of deposit.

Special Rule for New Clients

The following is a restatement of the Funds Availability policy for new clients and replaces the paragraph titled "Special Rule for New Clients" on page 42 of your Addendum:

You are considered a new client if you have not had an account with Citibank for at least 30 days prior to your opening the account. For the first 30 days, the following exceptions to Citibank's funds availability policies and schedules apply:

1. You will be entitled to all the benefits described in the "Immediate Availability of Certain Check Deposits" section of your Marketplace Addendum.
2. For check deposits not entitled to special availability your deposit will become available on the 5th business day after the business day of deposit.

All other terms and conditions described in the Funds Availability Section of your Marketplace Addendum continue to apply. Please refer to that Addendum for additional information regarding Citibank's Funds Availability Policy.

¹ 7-ELEVEN® is a registered trademark of 7-Eleven, Inc. ATMs at 7-ELEVEN locations are not owned or operated by Citibank. Not all functions, including deposits of cash, can be performed at these ATMs.

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Item US70002CBOLAMD-FA-TX (9/09)



AMENDMENT TO THE CITIBANK® ONLINE MARKETPLACE ADDENDUM

Please read and keep this notice with your account records.

EFFECTIVE IMMEDIATELY

The section titled "Early Withdrawal Penalties" under Certificates of Deposit is amended, in part, as follows:

The early withdrawal penalty based on the term of the CD will be assessed as follows: 30 days simple interest for accounts of 1 year or less¹; 90 days simple interest for accounts greater than one year up to and including 2 years²; 180 days simple interest for accounts over 2 years but less than 5 years²; and 270 days simple interest for accounts of 5 years or more².

¹ For CDs maintained at California and Nevada Citibank branches, the penalty is 90 days simple interest.

² For CDs maintained at California and Nevada Citibank branches, the penalty is 180 days simple interest.

All other terms and conditions of the Marketplace Addendum remain in full force and effect.