

## AMENDMENT TO THE CITIBANK MARKETPLACE ADDENDUM

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

### Important Changes to "Information About Account Packages"

#### INFORMATION ABOUT ACCOUNT PACKAGES

The following changes will be made as described to each of the following Account Packages and are effective on the dates stated within each section.

##### The Citibank® Account Package

Effective with statements ending on and after December 9, 2011, the minimum combined average monthly balance in qualifying linked accounts for the calendar month that ends prior to the last Business Day of your monthly statement period will increase to \$15,000 in order to avoid incurring a monthly service fee and non-Citibank ATM fees (if applicable) during that statement period.

This means, for example, if your statement period ends in December on or after December 9, 2011, you will be charged a monthly service fee and non-Citibank ATM fees (if applicable) for that statement period unless your combined average monthly balance during the calendar month of November equals or exceeds \$15,000.

##### Basic Banking Package

Effective with statements ending on and after December 9, 2011, we will waive the monthly service fee for Basic Checking only if the following conditions are met:

1. If the combined average monthly balance in qualifying linked deposit accounts<sup>1</sup> is \$1,500 or more for the calendar month that ends prior to the last Business Day of your monthly statement period, **or**
2. If you complete Qualifying Transactions during the statement period.

Please note that the list of Qualifying Transactions that must be completed during the statement period to waive the monthly service fee will also be changed. To receive a monthly service fee waiver based upon completing qualifying transactions, you must complete the following Qualifying Transactions during the statement period:

**One Direct Deposit to Basic Checking or to a linked Day-to-Day Savings in a Basic Banking Package;**

**AND**

**One Qualifying Bill Payment<sup>2</sup> from Basic Checking.**

If you do not maintain this account balance or complete the Qualifying Transactions, your account will be charged the increased monthly service fee of \$10.00.

This means, for example, if your statement period ends in December on or after December 9, 2011, you will be charged a \$10.00 monthly service fee for that statement period unless your combined average monthly balance during the calendar month of November equals or exceeds \$1,500 **or** you complete Qualifying Transactions during the statement period.

The fees for standalone Basic Savings will remain unchanged.

<sup>1</sup> Deposit balances may consist of funds held in both Basic Checking and a linked Day-to-Day Savings in a Basic Banking Package. The combined average monthly balance of \$1,500 or more applies to all accounts that are open in the month prior to the statement period.

<sup>2</sup> "Qualifying Bill Payment" includes individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank's Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile™. Payments made by check or internal transfer payments made to accounts of Citibank or its affiliates do not qualify. Staff Assisted Bill Payments are subject to a fee for each statement cycle that you utilize this service. Please refer to "Other Fees and Charges for All Accounts" in the Marketplace Addendum for fee information.

The Citibank® EZ Checking Package is available only to customers who opened a Citibank® EZ Checking Package on or before October 23, 2010.

### **Citibank® EZ Checking Package**

Effective with statements ending on and after December 9, 2011, the minimum combined average monthly balance required in qualifying linked accounts for the calendar month that ends prior to the last Business Day of your monthly statement period for the waiver of the monthly service fee will be increased to \$6,000. If you do not maintain this account balance your account will be charged an increased monthly service fee of \$15.00. In addition, any rebate from the monthly service fee given for an automatic deduction by a third party during the statement period will be eliminated.

This means, for example, if your statement period ends in December on or after December 9, 2011, you will be charged a \$15.00 monthly service fee for that statement period unless your combined average monthly balance during the calendar month of November equals or exceeds \$6,000. In addition, any \$1.00 rebate for an automatic deduction by an authorized third party during the statement period will no longer be applied.

The Access Account Package is available only to customers who opened an Access Account Package on or before July 1, 2009.

### **Access Account Package**

Effective with statements issued on and after December 9, 2011, the monthly service fee for the Access Account Package will increase to \$10.00.

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

Terms, conditions and fees for accounts, programs, products and services are subject to change.