

Member AA Miles Checking Offer

You can earn 5,000, 30,000, 50,000, or 60,000 American Airlines AAdvantage Miles by opening a new Checking Account, completing Qualifying Purchases and Qualifying Bill Payments within 60 days of opening the Checking account.

Qualify

So long as you have not owned a Citi checking account in the last 180 days, are a primary Citi credit cardmember and received a communication from Citibank, you can participate in the Member AA Miles Checking Offer. U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file. Accounts subject to backup withholding are ineligible.

Certain "Checking Accounts" are eligible for the Member AA Miles Checking Offer. Your new Checking Account can be in either the Citigold® Account Package, Citi Priority Package, Citibank® Account Package, or Basic Banking Package from the time you open your account until you receive the bonus.

- Checking Accounts that are living trust accounts and custodial accounts are eligible, but fiduciary, estate, business, retirement (IRAs, SEPs, CESAs, money purchase pension plans and profit sharing plans), and other trust accounts will not qualify for this offer.

Here are the steps to qualify:

- First, open a new Checking Account between January 13, 2022 and July 17, 2022 ("Offer Period").
- Second, enroll in the Member AA Miles Checking Offer on the same day you open your new Checking Account pursuant to the instructions provided.
- Third, complete Qualifying Purchases¹⁰ with your Citibank Debit or ATM Card corresponding to the Checking Account Package requirement in the Chart below within 60 days after the Eligible Checking Account's Account Opening Date; **The maximum amount of bonus miles credited will be based on your Checking Account Package on the 30th calendar day after the Account Opening Date and completion of the Required Activities (see Chart below).**
- Fourth, make 1 or more Qualifying Bill Payments¹¹ for 2 consecutive calendar months within 60 days of the Checking Account's Account Opening Date.
- Fifth, to remain eligible, **your Checking Account must remain open and in good standing from the time it's opened until you receive your Bonus. Your AAdvantage Bonus miles will be credited to your AAdvantage account within 90 calendar days from the date you complete all Required Activities.** Note: You will not fulfill the offer requirements if your Eligible Checking Account or AAdvantage Account are closed at the time the AAdvantage miles are credited to your AAdvantage Account.
 - **APYs are variable and subject to change. APY ranges may be compressed during this Offer Period. Please visit <https://online.citi.com/US/ag/current-interest-rates/checking-saving-accounts> or speak to a banker for current APYs.**

Chart

"Checking Account Packages": ³	Earn AAdvantage® bonus miles of:	After completing the following within 60 days after account opening:	
		Qualifying Citibank Debit or ATM "Card Purchases" of: ¹⁰	"Qualifying Bill Payment": ¹¹
Citigold®	60,000	\$1,000	And 1 or more for 2 consecutive calendar months
Citi Priority	50,000	\$750	And 1 or more for 2 consecutive calendar months
Citibank®	30,000	\$500	And 1 or more for 2 consecutive calendar months
Basic Banking	5,000	\$125	And 1 or more for 2 consecutive calendar months

Other Offers

Unless expressly prohibited, Eligible Customers can participate in other Citibank AAdvantage American Airlines promotions, which award miles; however, no Eligible Customer can be awarded more than 120,000 AAdvantage miles total (multiple awards allowed) within any 365-day period.

The Member AA Miles Checking Offer is a checking offer. Checking Accounts may only be used to fulfill the Member AA Miles Checking Offer once per Offer Period. If you enroll in multiple checking account offers during an offer period and fulfill multiple checking account offers in the same month, you will be awarded the offer with the highest bonus value. If you enroll in multiple checking account offers during an offer period and fulfill multiple checking account offers across different months, you will be awarded the bonus of the first checking offer to qualify. Customers can only participate in each checking account offer once per offer period. If you enroll in multiple checking account or savings account offers during the Offer Period, the requirements of each offer must be met separately.

This offer may be withdrawn prior to enrollment. All accounts subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts subject to approval. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer. Annual Percentage Yields (APYs) are variable and subject to change without notice after the account is opened. Speak to a banker for more details. All accounts subject to the Client Manual Consumer Accounts and Marketplace Addendum.

¹The Citi \$2.50 non-Citi ATM fee is waived if a monthly combined average balance of \$10,000+ is maintained. 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.

²As a Citigold client and as a Citi Priority client, you can receive banking and lending services, including The Citigold Account Package and the Citi Priority Account Package, from Citibank, N.A. ("Citibank"), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc. that offers investment guidance, products, and services through Citigroup Global Markets Inc. ("CGMI"), member SIPC HYPERLINK "<http://www.sipc.org/>". Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Wealth Relationship Managers are employees of Citibank and are employees and registered representatives of CGMI. Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

³**Applicable Fees.** There is no monthly service fee for accounts in The Citigold Account Package. If you do not maintain a minimum combined average monthly balance of \$200,000 in eligible linked deposit, retirement and investment accounts, your Citigold Account Package will be converted to The Citi Priority Account Package and your accounts will be subject to the terms and conditions then in effect for that package. A monthly service fee of \$30 applies to The Citi Priority Account Package if combined average monthly balance of \$50,000 or more is not maintained. A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee apply to checking account in The Citibank Account Package if combined average monthly balance of \$10,000 or more is not maintained. For The Basic Banking Package to waive the \$12 monthly service fee make one qualifying direct deposit per statement period and one qualifying bill payment per statement period or maintain a \$1,500+ combined average monthly balance in eligible linked accounts. Fee also waived for first listed account owners 62 or older. For details on consumer account package requirements and fees, see the Citibank Marketplace Addendum or visit citi.com/compareaccounts.

⁴Citi Wealth Builder is a digital investing platform of Citi Personal Wealth Management offering educational information and an investment advisory product.

⁵Citibank will not charge you a foreign exchange fee for purchase or withdrawal transactions when you use your Citibank® Banking Card outside the U.S. Ordering limits apply. The exchange rate for a purchase or redemption of foreign currency includes a commission to Citibank for the conversion service. Restrictions and delivery charges may apply

⁶Claim is based on locations in the United States where customers can make cash withdrawals with no surcharge (usage) fee by the ATM operator. Citibank customers can get cash, information and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank® ATM or Debit Card at ATMs in the U.S. located at Citibank branches, ATMs at select retail store locations and ATMs participating in the MoneyPass® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank and offer fewer functions. Use the Citi Worldwide ATM/ Branch Locator on Citibank Online or the Citi Mobile® App to find the nearest ATMs and branches, including non-Citibank ATMs in the U.S. with surcharge-free access. MoneyPass is a registered trademark of U.S. Bank National Association.

⁷Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App. You must have Internet access through your mobile device and charges from your wireless carrier may apply.

⁸To qualify for the Banking Relationship Annual Credit, you must have an open and current Citi/AAdvantage Executive Card account with an assessed \$450 Annual Fee with a qualifying open Citigold Account (subject to the terms of your Citigold account), as of the date the statement

credit is posted to your Card Account. Annually, the statement credit will be posted to your Card Account within three (3) billing cycles after the date your Annual Fee is charged to your Card Account.

⁹The Citigold Subscription Rebate Program (“Subscription Rebate Program”) is available as a benefit of the Citigold relationship for Citibank customers who are account owners of a checking account and have received a direct invitation from Citibank to participate (“Eligible Customers”). The benefit to receive up to \$200 in annual rebate(s) is limited to one customer per household. Trust, custodial, fiduciary, estate and business trust accounts are not eligible for this benefit. It may take up to 60 days for newly eligible customers to receive program invitation. Visit the Subscription Rebate Program Dashboard for more details and important information about this benefit. Rebates apply exclusively to memberships and subscriptions purchased online only. (Except for Costco which can also be purchased via phone and TSA PreCheck® which is purchased at enrollment centers after applying online).

“Costco” is a registered trademark of Costco Wholesale Corporation.

The TSA Pre✓® trademark is used with the permission of the U.S. Department of Homeland Security.

Hulu and the Hulu logo are registered trademarks of Hulu, LLC

¹⁰“Qualifying Purchases” are those made using either your Citibank® Debit or ATM Card to buy goods and services and are net of returns and other adjustments at the time of qualification. Qualifying purchases are signature or PIN based debit card transactions. ATM withdrawals, cash back and bill payments do not qualify. Person-to-person money transfer applications will not constitute a qualifying purchase. Qualifying purchases are determined in Citibank’s sole discretion and must post to the new account within sixty (60) days of account opening. Qualifying card purchases are on a per account basis and based upon all card purchases by all customers when the new checking account is the primary account linked to the customer’s Citibank Debit or ATM Card.

Note: Your period to make the qualifying Debit or ATM Card purchases may be shorter than 60 days if there is a delay, such as a delay in receiving your Card. Also, purchases may fall outside of the 60-day period in some cases, such as a delay in merchants submitting transactions to us or if the purchase date differs from the date you made the transaction. (For example, if you buy goods online, the purchase date may be the date the goods are shipped).

¹¹“Qualifying Bill Payments” are those made using Citibank® Online, Citi Mobile® or CitiPhone Banking®. Bills paid by making a transfer between linked accounts and/or transfer payments made to accounts within Citibank® or to accounts with Citibank® affiliates do not qualify.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time without notice, and to end the AAdvantage® program with six months’ notice. Any such changes may affect your ability to use the awards or mileage credits that you have accumulated. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million MilerSM status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program visit, aa.com/aadvantage.

American Airlines, AAdvantage, the Flight Symbol logo, and AAdvantage Million Miler are marks of American Airlines, Inc

Deposit products provided by Citibank, N.A. Member FDIC

Apple Pay is a registered trademark of Apple Inc. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. PayPal.com and the PayPal logo are trademarks of PayPal Holdings, Inc., or its affiliates. PayPal terms and conditions apply. Certain other trademarks listed above are owned by third parties not affiliated with Citibank.

©2022 Citigroup Inc, N.A Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.