

## \*Member Cash Checking Offer

You can earn a \$200, \$400, \$700 or \$1,500 “Bonus” by opening a new Checking Account, funding it with New-to-Citibank Funds within 20 days, and maintaining that balance for another 60 days.

### 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 Cash 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 Cash 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 Cash Checking Offer on the same day you open your new Checking Account pursuant to the instructions provided.
- Third, on the 20<sup>th</sup> Day after you open your account, we will check your “On Deposit” balance in New-to-Citibank Funds which will determine the Maximum Bonus you can try to earn (“Balance”). Your Balance can be held in your Checking Account or your Checking Account AND a Savings Account. As long as you maintain at least a \$5,000 Balance every day for 60 calendar days after your 20<sup>th</sup> Day (“Maintenance Period”) you will remain eligible for a Bonus, but please understand if your Balance falls into a lower Balance Tier for even one day during the Maintenance Period, **your Maximum Bonus will change (see Chart).**
  - For example, if your Balance on the 20<sup>th</sup> Day is \$200,000, the Maximum Bonus you can try to earn is \$1,500. If your Balance is \$150,000 on day 45, however, the Maximum Bonus you can earn changes to \$700.
  - “New-to-Citibank Funds” are 1) funds deposited from external accounts or payees other than Citibank, N.A. and 2) must be deposited using domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank, N.A. or wire transfer. Cash deposits, Citi Global Transfers, international ACH transfers, international wire transfers, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-to-Citibank Funds.
  - You cannot use an existing Citi Savings Account, but if you choose to open a new Citi Savings Account, in the same package as your Checking Account before your 20<sup>th</sup> Day, you can use that new “Savings Account” to maintain a portion of your Balance during the Maintenance Period.
  - “20<sup>th</sup> Day” means the 20<sup>th</sup> calendar day after you open your Checking Account, but don’t worry if your 20<sup>th</sup> Day falls on a weekend or U.S. National holiday. If that happens, we will count the next Business Day as your 20<sup>th</sup> Day instead. **If you open your new Checking Account by calling Citibank (unless you use the DocuSign process), we will look at the 30<sup>th</sup> Calendar Day to determine your Maximum Bonus.**
    - 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

“Balance Tiers”	“Maximum Bonus”
\$5,000-\$14,999	\$200
\$15,000 - \$49,999	\$400
\$50,000 - \$199,999	\$700
\$200,000 and above	\$1,500

- Fourth, 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 Bonus will be paid to your Checking Account within 90 days after you successfully complete all required activities. Note: If you choose to keep your entire balance in your new Savings account and your Checking Account maintains a zero balance for 90 calendar days, it is subject to closure in Citibank’s sole discretion and you will no longer be eligible for this offer.

<sup>1</sup> The 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.

<sup>2</sup>As 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 0G56746). 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.

### <sup>3</sup>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 or for accounts opened after April 23, 2021 when one account owner is a minor. For details on consumer account package requirements and fees, see the Citibank® Marketplace Addendum or visit [citi.com/compareaccounts](http://citi.com/compareaccounts).

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

<sup>5</sup>Citibank 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

<sup>6</sup>Claim 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.

<sup>7</sup>Regular 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.

<sup>8</sup>To qualify for the statement credit(s), you must have an open and current Citi Prestige Card account with an assessed \$495 Annual Fee and assessed \$75 Authorized User Fee with a qualifying open Citigold Account (subject to the terms of your Citigold account), as of the date the statement credit(s) are posted to your Card Account. Annually, the statement credit(s) will be posted to your Card Account within three (3) billing cycles after the date your Annual Fee is charged to your Card Account.

<sup>9</sup>The 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. 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).

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### Other Offers

The Member Cash Checking Offer is a checking offer. Checking Accounts may only be used to fulfill the Member Cash 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.

**IMPORTANT TAX INFORMATION: The bonus will be reported to the IRS as interest to the first signer on the account, in the year received, as required by applicable law. Bonus payments received by U.S. persons will be reported on IRS Form 1099-INT for the year received. Bonus payments received by non-U.S. persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor.**

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.

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

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