

*** Certificate of Deposit (CD) Terms and Conditions:**

Terms, conditions and fees for accounts, products, programs and services are subject to change. This CD Offer may be modified or withdrawn prior to enrollment at any time without notice.

WHAT IS THE CD OFFER?

If you are an Eligible Customer and enroll in the CD Offer and fulfill required activities, you will earn a 2.35% Annual Percentage Yield (APY) with a minimum deposit of \$25,000 on a new 13-month Certificate of Deposit Account.

WHO IS ELIGIBLE TO OPEN A NEW 13-MONTH CD?

Eligible customers are new or existing Citibank customers who (1) enroll in the "CD Offer", (2) are at least eighteen (18) years of age, and (3) have a valid W-9 or W8-BEN on file with Citibank and are not subject to backup withholding.

WHAT ARE THE REQUIRED ACTIVITIES FOR THE CD OFFER?

- Eligible customers must open a new 13-month CD in The Citigold Account Package, Citi Priority Account Package or The Citibank Account Package ("CD Account").
- On the same day the CD Account is opened, an owner of the CD Account must make a minimum deposit of at least \$25,000 into the new CD Account.
- Eligible Customers who open a new CD Account in either the Citi Priority Account Package or the Citigold Account Package must also have or open an Eligible Checking Account. Eligible Customers who open a new CD Account in the Citibank Account Package, however, are not required to open, but may have or open, a linked Eligible Checking Account in that package.

AFTER ENROLLMENT, HOW DO I MAKE A QUALIFYING DEPOSIT?

The opening deposit of \$25,000 or more must be deposited on the same day the CD Account is opened. The deposit can be made from funds currently held at Citibank or funds from outside of Citibank. The deposit must be made in one transaction. Cash deposits do not qualify. External Electronic Funds Transfers and ACH transactions are not permitted for CD account funding.

The 2.35% APY is effective as of September 11, 2018. A minimum opening deposit of \$25,000 must be made. Opening deposits of less than \$25,000 will earn an APY of 0.20%. Rates are subject to change after account opening. Penalties apply for early withdrawal.

The 2.35% APY 13-month CD offer applies to consumer accounts only. The customer will receive

the terms and conditions for the CD at account opening, detailing important account information. Upon maturity, your CD will automatically renew for the same term and rate, unless you request a change during the grace period, or the CD rate or term is no longer offered. A 13-month CD will renew at the interest rate and APY in effect on the maturity date. If the term of your maturing CD is no longer offered, your CD will be renewed at the next greater term.

WILL I HAVE ANY FEES?

Accounts are subject to approval, terms and fees. Fees could reduce account earnings. There is no monthly service fee for a checking account opened 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. We will contact you prior to account conversion and send you complete information about the banking package to which your account will be converted. Citi Priority Account Package - \$30 monthly service fee applies to the checking account if the minimum combined average monthly balance of \$50,000.00 in eligible linked deposit, retirement and investment accounts is not met. 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. See the Citibank Marketplace Addendum or visit www.citi.com/compareaccounts for all account pricing details.

Important Tax Information: Interest will be reported to the IRS as earned by the first signer on the account, in the year received, as required by applicable law. Interest payments received by U.S. persons will be reported on IRS Form 1099-INT for the year received. Interest 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. To be eligible, U.S. Persons must furnish Citibank with a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification). Foreign Individuals must furnish a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)), and the account holder must not be subject to backup withholding.

Speak with a Bank representative for more details.

Citibank provides information about and access to accounts and financial services provided by

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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. Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citigold 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.

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