

¹ TERMS AND CONDITIONS

All applicable account terms, fees, and charges are subject to change. This offer may be modified or withdrawn at any time without notice.

WHO IS ELIGIBLE FOR THIS OFFER?

“Eligible Customers” are New-to-Citibank Customers who (1) enroll in Citibank’s “\$400/\$500 Checking and Savings Offer”, (2) open a new Eligible Checking Account, (3) open a new Eligible Savings Account, (4) are at least eighteen (18) years of age, and (5) have a valid W-9 or W-8 BEN on file with Citibank and are not subject to back-up withholding.

“New-to-Citibank” Customers are customers who have not been an owner of a Citibank checking account within the last 180 calendar days.

WHAT IS BEING OFFERED IN THIS CASH BONUS OFFER?

If you are an Eligible Customer, enroll in the \$400 or \$500 Checking and Savings Offer, and fulfill required activities (see required activities below), you can earn a \$400 or \$500 “Cash Bonus” **which will be credited to your new Eligible Checking Account within ninety (90) calendar days from the date you complete all required activities.** At the time the Cash Bonus is credited to your Eligible Checking Account, your new Eligible Checking Account **and** new Eligible Savings Account must both be open **and** in good standing.

PLEASE NOTE: Accounts which have a zero balance for ninety (90) days are subject to closure and will not meet the requirements of this offer.

IF I AM ELIGIBLE, HOW DO I ENROLL IN THIS PROMOTION?

Between October 1, 2018 and December 31, 2018 (“Offer Period”), Eligible Customers can enroll in the \$400/\$500 Checking and Savings Offer by visiting a Citibank branch or calling Citibank and asking a Citibank Representative to enroll you. Eligible Customers also can enroll by visiting citi.com/checkingrewards to apply for this offer and completing the online process. Enrollment and participation in this promotion does not guarantee eligibility.

WHAT ARE THE REQUIRED ACTIVITIES TO EARN THE CASH BONUS FOR THIS CHECKING OFFER?

To qualify to earn the \$400 Cash Bonus, you must enroll in this promotion. See “If I am eligible, how do I enroll in this promotion?” Eligible Customers must open a new consumer regular checking or interest checking account in The Citibank Account Package as first signer (“Eligible Checking Account”) and open a new Citi Savings Account in the Citibank Account Package as first signer (“Eligible Savings Account”) during the Offer Period and complete the following required activities:

Within thirty (30) days of the opening of the new Eligible Checking Account, any owner of either eligible account must make a deposit of \$15,000 or more (multiple deposits allowed) in New-to-Citibank Funds into the new Eligible Checking Account and/or the new Eligible Savings Account.

A minimum balance of \$15,000 must be maintained for sixty (60) consecutive calendar days following the date when the \$15,000 deposit was made (“Minimum Balance”). The Minimum Balance may be held in one of the eligible accounts or in a combination of the eligible accounts. For example, a \$15,000 balance in the Eligible Checking Account for sixty (60) consecutive calendar days will fulfill the Minimum Balance requirement. In addition, balances of \$10,000 in the Eligible Checking Account and \$5,000 in the Eligible Savings Account for sixty (60) consecutive calendar days will also fulfill the Minimum Balance requirement.

If you choose to keep your entire Minimum Balance in one account, however, please note any account which maintains a zero balance for ninety (90) days is subject to closure in Citibank’s sole discretion. You will not fulfill offer requirements if one of your eligible accounts is closed at the time the Cash Bonus is paid.

To qualify for a \$500 cash bonus, within sixty (60) days of opening the new Eligible Checking Account, you must complete the required activities above and **also** complete one (1) Qualifying Direct Deposit into the Eligible Checking Account for two consecutive months. A “Qualifying Direct Deposit” is an Automated Clearing House (ACH) credit, which may include payroll, pension or government payments (such as Social Security) by your employer, or an outside agency.

“New-to-Citibank Funds” are funds deposited from sources outside of Citibank N.A., and must be deposited via ACH, Direct Deposit, and/or via checks or wires. Cash deposits do not qualify as New-to-Citibank Funds.

Fiduciary, estate, business and or trust accounts are not eligible for the \$400/\$500 Checking and Savings Offer even if they otherwise meet the definition of Eligible Checking Account. However, trust accounts that are a living trust and custodial accounts are eligible. All accounts subject to approval.

AFTER I OPEN MY ACCOUNT AND ENROLL IN THE \$400/\$500 CHECKING AND SAVINGS OFFER, ARE THERE ANY APPLICABLE FEES?

A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee applies to the checking account in The Citibank Account Package if a combined average monthly balance of \$10,000 or more is not maintained. Fees could reduce account earnings. For all account pricing details please visit citi.com/compareaccounts.

IMPORTANT TAX INFORMATION: The bonus interest 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. To be eligible for the bonus, 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.

APYs are variable and subject to change without notice after the account is opened.

Speak with a Bank representative for more details.

CAN I ENROLL IN MULTIPLE SAVINGS AND CHECKING ACCOUNT OFFERS?

Yes, with the following limitations. The \$400/\$500 Checking and Savings Offer is a checking account offer. Eligible Customers are limited to one checking account offer during the Offer Period. If you enroll in multiple checking account offers during the 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 the Offer Period and fulfill multiple checking account offers across different months, you will be awarded the bonus of the first checking offer to qualify. Eligible Customers may be enrolled in a Citibank checking offer and savings offer during the same offer period unless expressly prohibited; however, each offer must be funded separately.

Citibank provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. The Citibank Checking Cash Offer is not, and should not be construed as, an offer, invitation or solicitation to buy or sell the products or services at issue to individuals outside of the United States.

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