

¹ Terms and Conditions

Citibank may change or discontinue this offer at any time without notice.

WHO IS ELIGIBLE FOR AADVANTAGE[®] 30,000 MILES OFFER?

For Citibank's Retail Checking 30,000 AAdvantage[®] Miles Offer ("30,000 AAdvantage[®] Offer"), "Eligible Customers" are (1) New-to-Citibank Customers, (2) who enroll in the AAdvantage[®] 30,000 Miles Offer, (3) are at least eighteen (18) years of age, (4) have a valid W-9 or W-8BEN on file with Citibank and are not subject to back-up withholding, (5) have an AAdvantage Account and (6) perform the required activities indicated below ("Eligible Customers"). "New-to-Citibank Customers" cannot be current owners of a Citibank consumer checking account or have been an owner on a Citibank[®] consumer checking account within the last 180 calendar days before enrollment in the 30,000 AAdvantage[®] Miles Offer.

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

Between October 15, 2018 and November 30, 2018 ("Offer Period"), Eligible Customers can enroll in this offer by clicking the "Open Checking Account" button and proceeding to the account opening page, or by contacting Citibank by telephone and asking a Citibank representative to enroll them.

WHAT IS BEING OFFERED IN CITIBANK'S RETAIL CHECKING 30,000 AADVANTAGE[®] MILES OFFER?

If you are an Eligible Customer and enroll and fulfill required activities (see required activities below), you can earn 30,000 AAdvantage[®] bonus miles. AAdvantage[®] **bonus** miles will be credited by Citibank to your AAdvantage[®] account within ninety (90) calendar days from the date you complete all required activities. At the time the AAdvantage[®] bonus miles are to be credited to your AAdvantage[®] account, you must have an open AAdvantage[®] account and the new Eligible Checking Account must be open and in good standing.

HOW DO I FULFILL THE 30,000 AADVANTAGE MILES OFFER'S REQUIRED ACTIVITIES?

First, Eligible Customers must have or open an AAdvantage customer account which is held in his or her name ("AAdvantage Account"). You may open an AAdvantage[®] account by visiting www.aa.com, selecting "AAdvantage program" and clicking "Log in / Join".

Second, Eligible Customers must enroll in the 30,000 AAdvantage Offer (see "How do I enroll" section above).

Third, Eligible Customers must open a new consumer regular or interest checking account in The Citibank[®] Account Package. ("Eligible Checking Account"). Fiduciary, estate, business and/or trust accounts are not eligible for this Checking Account 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 are subject to approval.

Fourth, within sixty (60) days of opening the Eligible Checking Account, Eligible Customers must perform the following required activities:

- 1. Spend at least \$375 on qualifying purchases using your Citibank[®] Debit or ATM Card. Qualifying purchases must post to the new Eligible Checking Account within sixty (60) calendar days of account opening²; AND**
- 2. Download the Citi Mobile[®] App from your app store (or text APP4 to MYCITI (692484) to receive a link) and log in to your new Eligible Checking Account³.**

Enrollment and participation in this promotion does not guarantee eligibility.

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

CAN I ENROLL AND FULFILL MULTIPLE SAVINGS AND CHECKING OFFERS DURING THE OFFER PERIOD?

Yes, with the following limitations. The AAdvantage[®] Miles Offer is a checking account offer. 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. Customers may be enrolled in a Citibank checking promotion and savings promotion during the same offer period unless expressly prohibited; however, each promotion must be funded separately.

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 details on consumer account package requirements and fees, see the Citibank[®] Marketplace Addendum or visit citi.com/compareaccounts.

² 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. 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. Net 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).

³ Customer must have a new Eligible Checking account and log into the Eligible Checking account using the Citi Mobile[®] App within sixty (60) days of opening the Eligible Checking Account.

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 and AAdvantage Million Miler are marks of American Airlines, Inc.

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

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