

¹ OFFER 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 This offer may be modified or withdrawn at any time without notice.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 "\$200 Checking Offer", (2) open a new Eligible Checking Account.

WHAT IS BEING OFFERED IN THIS CASH BONUS OFFER?

If you are an Eligible Customer, enroll in the \$200 Checking Offer, and fulfill required activities (see required activities below), you can earn a \$200 “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 must be open **and** in good standing.

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

Between April 1, 2019 and June 30, 2019 (“Offer Period”), Eligible Customers can enroll in the \$200 Checking Offer in the Basic Banking Package 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/checkingrewards200 to apply for this offer and completing the online process.

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

To qualify to earn the 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 account in the Basic Banking Package as first signer (“Eligible Checking Account”) during the Offer Period. Within thirty (30) calendar days of opening the new Eligible Checking Account, any owner must make a deposit of \$5,000 or more (multiple deposits allowed) in New-to-Citibank Funds into the new Eligible Checking Account. A minimum balance of \$5,000 must be maintained for sixty (60) consecutive calendar days following the date when the \$5,000 deposit was made (“Minimum Balance”).

AFTER I OPEN MY ACCOUNT AND ENROLL IN THE \$200 CHECKING OFFER, ARE THERE ANY APPLICABLE FEES?

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 \$1500+ combined average monthly balance in eligible linked accounts. Regular account charges apply. All accounts are subject to approval and applicable fees. 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.

Speak with a Bank representative for more details.

This offer is subject to the disclosure available at www.citi.com/offerdetails.

² 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 information and make transfers between their eligible linked Citibank accounts with no surcharge fee when they use their Citibank® Banking Card at ATMs in the U.S located at Citibank branches, ATMs at select retail store locations, and ATMs participating in the MoneyPass® 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.

³ In order to use these features, you must provide Citi with online access to your external financial institution accounts you link through the app. Features available on the Citi Mobile® App for iPhone®.

⁴ Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App or the Mobile Check Deposit service. You must have Internet access through your mobile device and charges from your wireless carrier may apply. The Mobile Check Deposit service is for personal checking accounts only and is subject to eligibility. Deposit limits and other restrictions apply.

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