

## **<sup>1</sup> 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 This offer may be modified or withdrawn at any time without notice.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 “\$400/\$500 Checking and Savings Offer”, (2) open a new Eligible Checking Account, and (3) open a new Eligible Savings Account.

### **WHAT IS BEING OFFERED IN THIS CASH BONUS OFFER?**

If you are an Eligible Customer, enroll in the \$400/\$500 Checking and Savings Offer, and fulfill required activities (see required activities below), you can earn a \$400/\$500 “Cash Bonus”. At the time the \$400 Cash Bonus is paid, it will be credited to 1) your new Eligible Checking Account if both your Eligible Checking Account and Eligible Savings Account are open, 2) Eligible Checking Account if your Eligible Savings Account is closed, or 3) your new Eligible Savings account if your Eligible Checking Account is closed. The Cash Bonus will be credited within ninety (90) calendar days from the date you complete all required activities (see required activities below). If you are eligible for the additional \$100 cash bonus (\$500 offer), at the time the Cash Bonus is credited to your Eligible Checking Account, your new Eligible Checking Account must both 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 \$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/checkingrewards500](http://citi.com/checkingrewards500) 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 \$400/\$500 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 same Citibank Account Package as first signer (“Eligible Savings Account”) during the Offer Period and complete the following required activities:

Within thirty (30) calendar 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 or Savings 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.

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.

**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.**

**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](http://citi.com/compareaccounts).

**IMPORTANT TAX INFORMATION:**

**\$400 Bonus Offer:** The \$400 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 will be reported on IRS Form 1099-INT 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, Citibank must receive a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) and the account holder must not be subject to backup withholding. Non-resident aliens are ineligible to participate in this offer.

**\$500 Bonus Offer:** The \$500 bonus will be reported to the IRS as miscellaneous income to the first signer on the account, in the year received, as required by applicable law. Bonus payments will be reported on IRS Form 1099-MISC 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, Citibank must receive a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) and

the account holder must not be subject to backup withholding. Non-resident aliens are ineligible to participate in this offer.

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

**Speak with a Bank representative for more details.**

This offer is subject to the disclosure available at [www.citi.com/offerdetails](http://www.citi.com/offerdetails).

<sup>2</sup> Separate enrollment of eligible consumer checking account in Citi ThankYou® Rewards required. Eligible customers with checking account in the Citi Private Bank Account, Citigold Account, Citi Priority Account, or The Citibank Account Packages can enroll their checking accounts in ThankYou Rewards. Eligibility and participation are subject to terms, conditions and restrictions. Customer must be a citizen or resident alien of the United States (US.) with a valid US taxpayer identification number. Taxes, if any, are customer's responsibility. You must complete 1 qualifying Bill Payment and 1 qualifying Direct Deposit each statement period in order to earn monthly ThankYou® Points for eligible products and services linked to your checking account. Citigold®, Citi Priority and Citi Private Bank clients who do not complete these transaction requirements can earn points at a reduced level. For complete details, see the Citi ThankYou® Rewards Terms and Conditions.

<sup>3</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 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.

<sup>4</sup> 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®.

<sup>5</sup> 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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