

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 This offer may be modified or withdrawn at any time without notice.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 "\$600 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 \$600 Checking and Savings Offer, and fulfill required activities (see required activities below), you can earn a \$600 “Cash Bonus”. At the time the 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.

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 \$600 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/checkingrewards600 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 or interest checking account in the Citi Priority Account Package as first signer (“Eligible Checking Account”) and open a new Citi Savings Account in the same Priority 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 \$50,000 or more (multiple deposits allowed) in New-to-Citibank Funds into 1) the new Eligible Checking Account and/or 2) the new Eligible Savings Account.

A minimum balance of \$50,000 must be maintained for sixty (60) consecutive calendar days following the date when the \$50,000 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 \$50,000 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 \$40,000 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.

AFTER I OPEN MY ACCOUNT AND ENROLL IN THE \$600 CHECKING AND SAVINGS OFFER, ARE THERE ANY APPLICABLE FEES?

A monthly service fee of \$30 applies to the checking account in The Citi Priority Account Package if a combined average monthly balance of \$50,000 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.

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.

⁵ Waived and discounted fees apply to select deposit products and services when you maintain a checking account in The Citi Priority Account Package. Please review your Client Manual — Consumer Accounts and Marketplace Addendum for a complete list of waived and reduced fees and charges for your Citi Priority Account Package.

As a Citi Priority client, you can receive banking and lending services, including 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). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

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