

¹Terms and Conditions:

The Citi Savings Offer may be modified or withdrawn prior to enrollment at any time without notice.

Offer

For up to three (3) calendar months, New and Existing Retail Bank Customers will receive the Promotional APY on the balance in their new Eligible Citi Savings Account. Please see "Promotional Annual Percentage Yield" section for the APY applicable to your account. Fees may reduce earnings.

Offer Expiration

Once the Promotional APY expires, it cannot be reinstated and your Eligible Citi Savings Account will be subject to the Standard Interest Rate in effect at that time. The Citi Savings Offer will expire on the earliest of:

- Three (3) calendar months after the date your account is opened for transactions and enrolled in the Citi Savings Offer;
- The date your Eligible Citi Savings Account has earned a maximum of \$2,500 in interest from the Promotional APY; or
- Any time after (10) Business Days of account opening, when the available funds in the Eligible Citi Savings Account drops below \$25,000.

The promotional offer will not expire if 1) you change your banking package during the promotional period, so long as the change is made no earlier than one day after enrollment or 2) convert your Citi Savings account to another Money Market Account after enrolling in the Citi Savings Offer.

Offer Requirements

New and Existing Citibank Retail Customers must

- Open a new Eligible Citi Savings Account in the Citibank Account Package, the Citi Priority Account Package, or The Citigold Account Package as an owner between July 2, 2019 and September 30, 2019.
- Enroll in the promotion at the same time as account opening;
- Deposit \$25,000 or more in New-to-Citibank Funds into the new Eligible Citi Savings Account or an Eligible Checking Account within ten (10) Business Days of account opening; and
- Have \$25,000 or more in available funds in the new Eligible Citi Savings account within ten (10) business days of account opening.

"New and Existing Retail Bank Customers" are persons who are an owner of a Citibank checking account and who have a residential address associated with their account in NY, CT, MD, VA, DC, CA, NV, IL, FL and NJ.

"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 wire. Cash deposits, checks drawn on banks outside the United States, and funds from Citibusiness accounts do not qualify. For the Citi Savings Account to receive the Promotional Interest Rate, the Citi Savings Account and, if applicable, Checking Account, must be open and in good standing. New-to-Citibank Funds must be deposited either into the Eligible Citi Savings Account or into a linked checking account in the same banking package as the Eligible Citi Savings Account ("Eligible Checking Account"). New-to-Citibank funds deposited into the Eligible Checking Account must be transferred into the Eligible Citi Savings Account within ten (10) Business Days of opening the Eligible Citi Savings account.

"Eligible Citi Savings Accounts" are new Citi Savings Accounts opened in the Citibank Account Package, the Citi Priority Account Package, or The Citigold Account Package between July 2, 2019 and September 30, 2019.

Promotional Annual Percentage Yield ("Promotional APY")

²The Annual Percentage Yields (APYs) for this promotion depends upon your account package, market, and account balance. The APYs are a combination of your Promotional Interest Rates with the Standard Interest Rates that will apply after the Promotional Interest Rates expires. Customers will earn the applicable Standard Interest Rate in effect for their account balance range. Standard Interest Rates are variable and may change after account opening at Citibank's discretion and without prior notice to customers. The APYs for balances of the qualifying amount or more assumes that the Promotional Interest Rate expires three (3) calendar months after account opening, or when the \$2,500 interest cap is reached, whichever is earlier.

Accurate as of 7/2/2019, in the states of NY, CT, MD, VA, DC, CA, NV, IL, FL and NJ, the Promotional Annual Percentage Yield (APY) for Citi Savings Accounts in The Citigold Account Package or Citi Priority Account Package is 0.04% on balance less than \$10,000.00; 0.06% on balance of \$10,000.00 to \$24,999.99; 0.58% on balance of \$25,000.00 to \$49,999.99; 0.58% on balance of \$50,000.00 to \$99,999.99; 0.60% on balance of \$100,000.00 to \$499,999.99; 0.62% to 0.38% on balance of \$500,000.00 to \$999,999.99; 0.38% to 0.22% on balance of \$1,000,000.00 or more.

Accurate as of 7/2/2019, in the states of NY, CT, MD, VA, DC, CA, NV, IL, FL and NJ, the Promotional Annual Percentage Yield (APY) for Citi Savings Accounts in The Citibank Account Package is 0.04% on balance less than \$10,000.00; 0.04% on balance of \$10,000.00 to \$24,999.99; 0.57% on balance of \$25,000.00 to \$49,999.99; 0.57% on balance of \$50,000.00 to \$99,999.99; 0.58% on balance of \$100,000.00 to \$499,999.99; 0.60% to 0.37% on balance of \$500,000.00 to \$999,999.99; 0.37% to 0.20% on balance of \$1,000,000.00 or more.

The Promotional Interest Rate is only applicable to the Citi Savings Account.

Important Tax Information

Important Tax Information: The interest received will be reported to the IRS as interest to the first signer on the account, in the year received, as required by applicable law. The interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received. The interest received by non-U.S. Persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for applicable taxes and consulting a tax advisor. Citi is not a tax advisor. To be eligible to open a Citi Savings Account, a U.S. Person must have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file, and a non-U.S. Person must have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file, and the account must not be subject to back-up withholding.

IRS Circular 230 Disclosure: Citibank, N.A. its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citibank, N.A. and its affiliates. This document is not intended or written to be used, and cannot be used or relied upon, by any such taxpayer for the purpose of avoiding tax penalties. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

This Offer is subject to Promotional Offer Disclosure. For more information please visit citi.com/offerdetails

The Client Manual Consumer Accounts and Marketplace Addendum apply to the Citi Savings Offer.

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