

Interest Rates. The interest rate shown is available to customers in the National Rate Region and in Texas. Interest rates for the Citi Accelerate Savings Account are variable, determined by Citibank at its sole discretion and can change at any time. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking at 1-833-418-6393.

The interest rate and corresponding APY (collectively known as “Rates”) applicable to an account are based on your residential (not mailing) address. The “National Rate Region” is applicable to accounts opened by customers with a residential address in one of the following states: AL, AK, AZ, AR, CO, DE, GA, HI, ID, IN, IA, KS, KY, LA, OK, ME, MA, MI, MN, MO, MS, MT, NE, NH, NM, NC, ND, OH, OR, PA, RI, SC, SD, TN, UT, VT, WA, WV, WI and WY and the following territories, possessions and military addresses of AA, AE, AP, AS, GU, MP, PR and VI.

Fees. There is no separate monthly service fee for the Citi Accelerate Savings Account. When a Citi Accelerate Savings Account is opened, it must be in an account package and is subject to the applicable monthly service and non-Citibank ATM fees of the applicable account package as disclosed in the *Information About Account Packages* in the Addendum to the Citibank Client Manual-Consumer Accounts.

Account Features. The Citi Accelerate Savings account is currently available only to customers that apply online through Citibank® Online, the Citi Mobile App for iPhone®, and CitiPhone Banking. There is no minimum opening deposit required to open a Citi Accelerate Savings Account. The Citi Accelerate Savings Account can be opened in or linked to any account package. The Citi Accelerate Savings account does not offer check writing. Any check transactions on a Citi Accelerate Savings Account, that involve a check, including written checks, check by phone or third-party authorizations that come through as a check transaction will not be honored.

All accounts subject to applicable terms, fees, and charges. Fees may reduce earnings.

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