



Name of financial institution: Citibank

Checking Account Information	
1. Name of checking account	Basic Checking.
2. Monthly maintenance fee	Waived with 5 or more qualifying transactions (per statement period) including Direct Deposit, Point of Sale Debit Card use, Bill Payments, Auto-Deduction/ACH Payments, ATM Withdrawals and Check Debits, otherwise \$8.00.
3. Minimum opening deposit requirement	\$0.00
4. Minimum monthly account balance	\$0.00
5. Accepted forms of alternative ID (non-U.S. government IDs)	<i>*See Alternate ID box on page 3.</i>
6. Within network ATM fees/charges	None.
7. Out-of-network ATM fees/charges	\$2.00 per ATM use.
8. What is the cost to order printed checks? Does your bank offer any free checks?	The cost to order basic Citibank checks is \$19.95 for a quantity of 120 checks (prices vary by check style and quantity).
9. Are there any check writing fees?	No, this account offers unlimited check writing.
10. Can a customer open the account online?	Yes.
11. What is the cost / availability of online banking?	Free.
12. What is the cost / availability of online bill pay?	Free.
13. Is direct deposit available?	Yes.
14. Will your bank consider opening an account for someone placed on ChexSystems less than 6 months ago?	No, unless there is an override exception, we do not open accounts if there is a Chex System alert with a dollar value.
Other Financial Services	
15. What is the cost (if any) of a savings account?	Our standalone Basic Savings account has a monthly maintenance fee of \$4.50 for average monthly savings balances under \$500. There is no separate monthly maintenance fee for Basic Savings if the account is linked to Basic Checking within a Basic Banking Package. Qualified transactions conducted in Basic Savings also count towards the five qualifying transactions to earn a

Other Financial Services (cont.)

15.	What is the cost (if any) of a savings account? (cont.)	monthly maintenance fee waiver. Costs vary for other products
16.	What is the cost / availability of outgoing foreign wire transfers?	Outgoing Online International: \$30. Outgoing International: \$40.
17.	What is the cost of a money order?	\$5 (for Consumer).
18.	What is the cost of a cashier's check?	\$10 (for Consumer).
19.	Does your bank offer "small dollar" loans (under \$1,000) or alternative payday loans?	Yes (only from \$500).
20.	Are auto loans available?	Customers can utilize a personal loan (an unsecured loan) for any purpose except education. (Please note that in most cases a personal loan will have higher pricing as compared to a traditional auto loan that has the vehicle as collateral).

Overdraft Policies

21.	Is repayment of outstanding overdrafts required before opening an account at your bank?	Yes, based on alerts from Chex System and unless there is an override exception, we do not open accounts if there is an outstanding overdraft at another bank.
22.	Does your bank automatically decline coverage of ATM/debit overdrafts?	Yes.
23.	Does your bank link savings accounts to cover overdraft with no additional fee?	No.
24.	What services or product features does your bank offer to help customers avoid NSF/OD occurrences and fees? (e.g., waiving of fees, email alerts, etc.)	<p>We offer alerts (such as email or text via mobile device) such as low balance alerts and bill payment alerts (informs customer when there are insufficient funds in checking, so customer can have time to make adjustments).</p> <p>We also offer Checking Plus (variable rate) revolving line of credit and Safety Check (links savings to checking) overdraft protection service options. Please note that customers must apply for Checking Plus and request that their checking account be linked to a Day-to-Day savings or money market account for Safety Check.</p>

Other Questions

25. Can a customer sign up for text or email messages to notify them of a low account balance?	Yes.
26. Does your bank offer any innovative savings programs or other incentives for saving?	<p>Depending on the savings account, customers may be able to get tiered rates that may increase as balance grows.</p> <p>Customers can also enroll in Auto Save which is a free transfer service that automatically moves money between linked Citi accounts such as checking and savings.</p>
27. Does your bank offer financial incentives for completing financial education programs?	No, however we do offer financial education programs for our customers. We offer financial education seminars to assist our current and potential customers in using their credit wisely and also offer resources that provide basic lessons in personal finance.
28. Can your bank's branches accommodate foreign language speakers, and if so, what languages?	Yes, however, languages that can be accommodated vary by branch. Branches are staffed based on cultural/language needs of the neighborhood to accommodate key demographics.

Alternate ID

Non-US Passport

US employment authorization (*with photo*).

Photo national ID cards – (allowable types: *Argentina, Austria, Bahrain, Bahamas, Bolivia, Brazil, Bulgaria, "Cedula cards; national ID cards issued by any Central or South American country labeled "cedula"; Chile Dominican Republic; Republic of Hungary; Ecuador; El Salvador; Slovak Republic; Estonia; Peru; Poland; Portugal; Spain*).

Mexican Matricular ID (*w/photo*) – must be issued by branch's local consulate.

Mexican voter Registration Card – *w/photo*.

Consular ID Photo: Guatemalan and Colombian – again, issued by local consulate.

Secondary ID (*in addition to primary*):

Credit card – valid and issued by recognized institution.

Employee photo ID

Utility bill – less than 30 days old.

Pay stub – current.

Certified Birth Certificate

ITIN Card

Photo Trade License – Photo and US issued.

US Government piece of mail

US Motor Vehicle document

Foreign Drivers License – Photo.