See offer terms and conditions below. or call 1-877-248-4421.

# Earn \$300

## when you open a new checking account

in The Citibank® Account Package and complete qualifying activities.1

**Apply Now** 

See offer terms and conditions below.

# Start your Citibank® relationship today.

Open a new checking account in The Citibank® Account Package and qualify to earn a \$300 cash bonus.

## Here's how it works:

• To qualify to earn a \$300 cash bonus, you must open a new eligible consumer checking account in The Citibank Account Package between 01/01/18 - 03/31/18.

AND

• Within thirty (30) days, make a qualifying deposit of \$15,000 or more in new-to-Citibank® funds into the new checking account or a new or existing Citi® Savings Account or existing Citibank® Savings Plus Account, and maintain a minimum balance of \$15,000 for sixty (60) consecutive calendar days following the date when you made the qualifying deposit.

# The Citibank® Account Package

This full-service checking account package can recognize your total relationship with Citi.

## Fee-Free ATMs

Access to your money at the largest number of fee-free ATMs offered by a major bank in the US. You can use over 60,000 ATMs, including those in Costco, CVS Pharmacy and Target stores nationwide and most Walgreens.<sup>2</sup>

## Earn Interest

Enjoy the option of a checking account that pays interest on your balance.

Earn ThankYou® Reward Points

<u>TGT=22471&pixID=580</u> <u>See offer terms and conditions below.</u> or call 1-877-248-4421.

TGT=22471&pixID=58010&ProspectID=57EDFFB91C6B4EA0A99267E8B31B629C)

## \$25 Monthly Service Fee Waived

When you maintain a balance of \$10,000 or more in your eligible linked deposit, retirement and investment accounts.<sup>4</sup>

## Enjoy a better online banking experience.

Managing your finances is easy with Citi<sup>®</sup> Online and the Citi Mobile<sup>®</sup> App. View your transactions, make payments and use a variety of other digital self-service options to manage your accounts anytime, anywhere.

#### Account Alerts

Get convenient account updates sent to your email or mobile device.

## Mobile Check Deposit

With the Citi Mobile<sup>®</sup> App you can deposit checks into your checking account when and where it's convenient.<sup>5</sup>

## Online Bill Payment

Make payments to virtually anyone in the U.S. at any time.

Have questions? <u>Visit a Citibank branch (//citi.bridgetrack.com/track/?</u>
<u>TGT=22471&pixID=58011&ProspectID=57EDFFB91C6B4EA0A99267E8B31B629C)</u>
or call 1-877-248-4421.

## Terms & Conditions (//citi.bridgetrack.com/track/?

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## Contact Us (//citi.bridgetrack.com/track/?

pixID=58091&TGT=143095&Promo\_ID=CZ3U&BTData=Cqj.B.qAB4f.B.Bs2.SCf0.dll.kUD.v5B.Bj.Ra.zN.E&cmp=BAC~02~180109~BA

<sup>1</sup>All applicable account terms, fees, and charges are subject to change.

## Who is eligible for this offer?

For The Citibank Account cash bonus offer, "Eligible Customers" are "New-to-Citibank" customers who (1) enroll in the Citibank Account Package \$300 Offer, (2) open an "Eligible Checking Account" as first signer. are also (3) at least eighteen (18) years of age, (4) have a valid W-9 or W-8 BEN on file with Citibank, and (5) have not been a signer or owner of a Citibank checking account within the last 180 calendar days.

"Eligible Checking Account" means a new checking account in The Citinghik Accounts are not eligible for this Checking Office work they other when they other week the checking in Eligible Checking or Eligible Savings Account. However trust accounts that are a Living Trust and Custonia are not eligible Checking or Eligible Checking or Eligible Checking accounts that are a Living Trust and Custonia and Custonia and Custonia and Custonia and Custonia are a Living Trust and Custonia an

## What is being offered in this cash bonus offer?

The Citibank Account Package \$300 Offer:

If you are an Eligible Customer and enroll and fulfill required activities (see required activities below), you can earn a \$300 cash bonus. If you fulfill the required activities for this offer and meet all other conditions then the cash bonus will be credited to your new checking account within ninety (90) calendar days from the date you complete all offer requirements.

This Checking Offer may be modified or withdrawn at any time without notice.

#### If I am eligible, how do I enroll in this promotion?

Between January 1, 2018 and March 31, 2018 ("Offer Period"), Eligible Customers can enroll in the Checking Offer by visiting a Citibank branch or calling Citibank and asking a Citibank Representative to enroll you. Eligible Customers also can enroll by clicking "Apply Now" on the Citibank link for this offer and following and completing the online process. Enrollment and participation in this promotion does not quarantee eligibility.

Important tax information: The bonus will be reported to the IRS as interest, 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. To be eligible for the bonus, a U.S. person must have a valid Form W-9 on file, and a non-U.S. person must have a valid Form W-8BEN on file, and the account must not be subject to backup withholding.

As of 11/21/2017 in all markets an Interest Checking Account opened in The Citibank Account Package paid an Annual Percentage Yield (APY) of 0.01%. The APYs paid as of 11/21/2017 for The Citibank Savings Plus Accounts in The Citibank Account Package are: SD: 0.03% for a balance of \$10,000.00 - \$24,999.99; NJ, CT: 0.04% for a balance of \$10,000.00 - \$24,999.99; CA, FL, NV: 0.03% for a balance of \$10,000.00 - \$24,999.99; MD, VA, DC: 0.04% for a balance of \$10,000.00 - \$24,999.99; IL: 0.03% for a balance of \$10,000.00 - \$24,999.99. The APYs paid as of 11/21/2017 for The Citi® Savings Account in The Citibank Account Package are: SD: 0.04% for a balance of \$10,000.00 - \$24,999.99; NJ, CT:0.04% for a balance of \$10,000.00 - \$24,999.99; CA, FL, NV: 0.04% for a balance of \$10,000.00 - \$24,999.99; MD, VA, DC: 0.04% for a balance of \$10,000.00 - \$24,999.99; IL: 0.04% for a balance of \$10,000.00 - \$24,999.99. APYs are variable and subject to change without notice after the account is opened. Fees could reduce account earnings.

#### After enrollment, how do I qualify to earn the cash bonus for this checking offer?

To qualify you must enroll in this promotion. See "If I am eligible, how do I enroll in this promotion?".

#### \$300 Offer Citibank Account Package:

To qualify to earn a \$300 cash bonus, you must open a new eligible consumer checking account in The Citibank Account Package between 1/01/18 - 3/31/18 and complete the following within thirty (30) days of opening the new account:

1. Make a qualifying deposit of \$15,000 or more in new-to-Citibank funds into the new checking account or an existing Citibank Savings Plus Account or a new or existing Citi Savings Account, and maintain a minimum balance of \$15,000 for sixty (60) consecutive calendar days following the date when you made the qualifying deposit.

New-to-Citibank funds are funds not currently held at Citibank or its affiliates.

Speak with a bank representative for more details.

## Can I enroll in multiple savings and checking account offers?

Yes, with the following limitations. The Citibank Account Package cash bonus offer is a checking account offer. Customers are limited to one checking account offer during the Offer Period. If you enroll in multiple checking account offers during the Offer Period and fulfill multiple checking account offers in the same month, you will be awarded the offer with the highest bonus value. If you enroll in multiple checking account offers during the Offer Period and fulfill multiple checking account offers across different months, you will awarded the bonus of the first checking offer to qualify.

<sup>2</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 cash, 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® Network. ATMs in retail stores and at other non-Citi locations are not owned or operated by Citibank and offer fewer functions. Use the Citi Worldwide ATM/Branch Locator on Citibank Online or the Citi Mobile® 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>3</sup> Separate enrollment of eligible consumer checking account in Citi ThankYou® Rewards required. Eligible customers with a 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 (//citi.bridgetrack.com/track/? IGT=148356&pixID=58098&ProspectID=57EDFFB9IC6B4EA0A99267E8B3IB629C).

<sup>4</sup> A monthly service fee of \$25 applies to the checking account in The Citibank Account Package and a \$2.50 non-Citibank ATM withdrawal fee if combined average monthly balance requirements are not maintained. For all account pricing details please visit citi.com/compareaccounts (//citibridgetrack.com/track/?

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<sup>&</sup>lt;sup>5</sup> Citibank does not charge you a fee for using the Mobile Check Deposit service. However, charges from your wireless carrier may apply. Regular account charges apply. The Mobile Check Deposit service is for personal checking accounts only and is subject to eligibility limits and other restrictions apply.

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