

Important Legal Information and Disclosures

The following terms and conditions apply to a single Citi® Accelerate Savings account opened in the Access Account package without a checking account on Citibank® Online, the Citi Mobile® App or through CitiPhone Banking®, our automated telephone service.

Account Features: The Citi® Accelerate Savings account gives you the ability to earn short-term market rates in an FDIC-insured account. It also provides the convenience of account access through ATMs, Citibank® Online, Citi Mobile® or through CitiPhone Banking®, our automated telephone service. The Citi® Accelerate Savings account is currently available only to customers who apply online through Citibank® Online, Citi Mobile® or by calling CitiPhone Banking®. Citi® Accelerate Savings is available in select markets. Applicant(s) with a residential/home (not mailing) address in one of the following locations are eligible to apply for Citi Accelerate Savings accounts: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY and select markets in FL.

Safety Check may be available to be linked to your Citi® Accelerate Savings account depending on package type. Please refer to the Overdraft Protection section in the Marketplace Addendum for more information about Safety Check and Information About Account Packages in the Marketplace Addendum for more information about package types.

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.

There is no minimum opening deposit required to open a 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 Marketplace Addendum. **PLEASE NOTE: Accounts which have a zero balance for ninety (90) days are subject to closure.**

Transfer Limitations.

Due to Federal regulation, you can only make 6 (six) transfers out of each of your Citi® Accelerate Savings account during any statement period. For additional information on transfer limitation, please refer to section in the Client Manual – Consumer Accounts titled Limits on Transfers.

Interest Rates. Interest rates for the Citi® Accelerate account are variable, determined by Citibank at its sole discretion and can change at any time before and after account opening. For current interest rates and Annual Percentage Yields, please visit citibank.com or call CitiPhone Banking® at 1-833-418-6393. We may assign the same interest rate to more than one balance range. Interest rates may vary depending on one or more of the following, Rate Region (*determined by factors, which may include branch location or home (not mailing) address*), Account Balance, Account Package Type. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to the Citi® Accelerate Savings account are based on your residential/home (not mailing) address and account balance. The interest rate shown is available to customers in the National Rate Region, Texas, and select markets in Florida. The "National Rate Region" is applicable to accounts opened by customers with a residential address in one of the following locations: AA, AE, AK, AL, AP, AR, AS, AZ, CO, DE, GA, GU, HI, IA, ID, IN, KS, KY, LA, MA, ME, MI, MN, MO, MP, MS, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, PR, RI, SC, SD, TN, UT, VI, VT, WA, WI, WV, WY and select markets in Florida.

When Interest Begins To Accrue. Non-Cash items, such as checks, deposited to a money market account begin to earn interest on the date Citibank receives credit for the funds. This date will be no later than the second Business Day after the Business Day the check deposit is received. A cash deposit begins to earn interest on the Business Day the cash deposit is received. (Please see the Client Manual – Consumer Accounts for definition of "Business Day.")

Interest Calculation Method and Rate Information. We use the daily balance method to calculate the interest on the Citi® Accelerate Savings account. This method uses the daily balance of all deposited funds in your account on which we have received credit to determine the applicable interest rate tier for each day of the statement period. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account. The principal in the account is reduced based upon the transaction date when a withdrawal or other debit transaction occurs, which is not always the same as the posting date. The principal balance on which interest is calculated may not be the same as that appearing on your periodic statement if there have been intervening transactions.

Account Balance Ranges for Interest Rate Calculations

\$0-\$9,999.99
\$10,000 – \$49,999.99
\$50,000 – \$199,999.99
\$200,000+

Interest Compounding and Crediting. Interest is compounded daily for the actual number of days your money is on deposit and is credited to your account monthly. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

Interest Adjustments. An interest adjustment for a transaction occurring during a statement period may be reflected on your statement in the next statement period rather than in the statement period in which it occurs.

Interest on Closed Accounts. If the account is closed before the end of the monthly statement period, interest will be paid for the number of days the account was open during the period in accordance with the daily balance method.

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.

¹ Regular account charges apply. Citibank does not charge you a fee for using the Citi Mobile® App. However, you must have a Web-enabled cell or smartphone to use the Citi Mobile® App. Charges from your wireless carrier may apply. Citibank is not responsible for products and services offered by other companies.

² Citibank reserves the right to charge a fee for the use of the service in the future.

³ 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.

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